

Ralph Steven Lewis, Pro se  
2470 Citrus Garden Circle  
Henderson, Nevada 89052  
T: 702 624 8145  
Representing:  
Ralph Steven Lewis, Debtor

RECEIVED  
AND FILED  
2018 MAY 29 PM 1:00  
U.S. BANKRUPTCY COURT  
MARY A. SCHOTT, CLERK

**RE: Wilmington Savings Fund Society, FSB as trustee for  
Stanwich Mortgage Loan Trust A - CLAIM #8**

**UNITED STATES BANKRUPTCY COURT**

**DISTRICT OF NEVADA**

In Re:	BK Case No.: 15-15696-mkn
Ralph Steven Lewis	OBJECTION TO PROOF OF CLAIM & CERTIFICATE OF SERVICE Date: July 12, 2018 Time: 2:30 p.m. Chapter 13
Debtor	

**TO THE HONORABLE MIKE K. NAKAGAWA,  
UNITED STATES BANKRUPTCY JUDGE**

**OBJECTION TO PROOF OF CLAIM**

I, Ralph Steven Lewis, Pro se Debtor, do hereby state under penalty of perjury that the following statements, information and Exhibits provided herein and or attached hereto are to the best of my knowledge true and correct representations of their respective subject matters.

1. I commenced this action by the filing of a Chapter 13 petition on October 2, 2015 through the services of attorney Randal R. Leonard who has been released from this Case;

2. I am the owner of that Real Property located within Clark County in the state of Nevada commonly known as 2470 Citrus Garden Circle, Henderson, Nevada ("Property") and further described as a single family residence of which I occupy as my primary residence;

3. On or about April 27, 2018 attorney Jason C. Kolbe with the law firm Tiffany & Bosco, P.A. filed a corrected Proof of Claim #8 on behalf of Wilmington Savings Fund Society,

FSB ("WSFS") as trustee for Stanwich Mortgage Loan Trust A ("Trust A"), Assignee under a Corrective Assignment of Deed of Trust signed March 26, 2018 on behalf of the Secretary of Housing and Urban Development ("HUD") by Carrington Mortgage Services ("CMS"), its Attorney-in-Fact, as Assignor of a Note and Deed of Trust dated November 21, 2007 ("NOTE-07") received under an Assignment of Deed of Trust executed August 18, 2016 by Bank of America, N.A. ("BoA"), Assignor of an alleged lien secured by my Property referenced above and identified by an account number ending with 0090 representing a debt in the amount of \$360,741.96. Proof of Claim #8 attaches thereto a document marked as Mortgage Proof of Claim Attachment Form 410A in support of its Claim. The first page of Proof of Claim #8 is included herewith marked as Claim 8-2 Page 1 of 37.

**4. I Object to Proof of Claim #8 on the basis that it is a False Claim and request this Court Sustain my Objection and Disallow Claim #8 in its Entirety for the following reasons:**

5. On or about December 7, 2007 BoA sold NOTE-07 to the Government National Mortgage Association ("GNMA") as evidenced by BoA reference letter dated October 10, 2014 marked as **EXHIBIT A** attached hereto. **EXHIBIT A** misstates the subsequent BoA Program and Agreement discussed below. On or about July 2, 2012 BoA purchased a Note and Deed of Trust originated November 16, 2009 ("NOTE-09") alleging that it was also secured by my Property as evidenced by BoA letter dated July 10, 2012 marked as **EXHIBIT B** attached hereto. I dispute NOTE-09 exists and BoA never forwarded notice that it repurchased NOTE-07 and therefore did not have the power or authority to Assign NOTE-07 to HUD who did not have the power or authority to Assign NOTE-07 to Trust A and I therefore Object to Proof of Claim #8 as a False Claim;

6. I have never made any payment on NOTE-07 and it has never been a part of my financial records as evidenced by the BoA Loan History Statement covering the period from November 2007 through August 2014 forwarded to me by BoA and attached hereto marked as **EXHIBIT C** demonstrating the payment program within the Proof of Claim #8 Mortgage Proof of Claim Attachment is a False Claim and that NOTE-07 was cancelled by BoA on or about December 12, 2007 as follows;

7. On or about December 12, 2007, a BoA representative called and offered me an Accelerated Payment Plan ("APP") based on the BoA Accelerator Drafting Program, which was a twenty-five year Agreement calling for two payments per month the first of which was to be drafted by BoA and applied to the loan balance each month prior to the application of interest. According to the BoA representative the BoA APP Agreement is a permanently restructured loan requiring drafting by a special department to assure proper credit and that the Agreement would cancel and replace NOTE-07 of which BoA allowed me to believe was still held by BoA. BoA has never disclosed to me how to contact the special drafting department. I accepted the BoA APP Agreement offer and authorized BoA to Draft the payments on the basis that I had a fiduciary relationship with BoA and BoA had a Fiduciary Obligation that they owed me in that BoA was the originator, holder and servicer of NOTE-07, BoA was the vendor and holder of the BoA Accelerator Drafting Program and to be the servicer of the APP Agreement. Further, BoA was the holder and servicer in control of my BoA Bank Account and as such BoA controlled 100% of our financial relationship of which I relied on BoA to be truthful and honest in their dealings with me, they were not. The BoA Loan History Statement referenced above of which BoA did not provide me a first copy until June 2013 demonstrates that BoA Breached our APP Agreement by never posting a single first APP Payment in a timely manner in any month causing

me to suffer financial damages by incurring additional debt and the loss from interest my money would have earned had BoA left it or returned it to my bank account. BoA violated Section 12 of the C.F.R. approximately 150 times with respect to loans secured by Real Estate such as my Property by failing to post monies received on account of a loan, by failing to return monies to a borrower that they did not intend to post to a loan and by failing to send me a written disposition of funds not posted and not returned. BoA further violated Section 12 of the C.F.R. by failing to put our APP Agreement in writing and sending it to me. While BoA did post on my BoA Web Portal a paperless Memorandum of our Agreement in December of 2007, in or around the middle of 2012 BoA deleted this Memorandum preventing me from downloading or printing a copy. I Object to Proof of Claim #8 as its Claimant is the Holder of an unsecured and unenforceable Loan for violation of both Section 12 of the C.F.R. requiring such loans to be in writing and the Nevada Statute of Frauds covering contracts requiring longer than one year to perform to be in writing to be enforceable;

8. BoA committed a Fraud by Concealment on December 12, 2007 by withholding from me the fact that they had sold NOTE-07 to GNMA. I argue that BoA had a legal obligation on December 12, 2007 to disclose this to me for which I would have required BoA to obtain and forward to me a GNMA signed acknowledgement of the APP Agreement prior to its execution preventing BoA operatives from falsely denying the existence of our APP Agreement and for which I Object to Proof of Claim #8 on the basis of that Fraud;

9. On or about March 7, 2012 BoA reversed the first APP March payment drafted by BoA putting the APP in default after Tiffany Bell, the BoA customer relations manager located and informed an APP Drafting staff member that I had been approved on or about February 27, 2012 for a loan refinance/modification and they needed to cancel the APP Drafts putting the loan

in default. Evidence of the BoA payment cancellation requirement is stated in **EXHIBIT A** attached hereto. Evidence of the BoA payment reversal is on page 18 of the Loan History Statement attached hereto marked as **EXHIBIT C**. On or about February 25, 2012 I informed Tiffany Bell that I objected to defaulting on my loan. Tiffany Bell stated it was BoA's loan and BoA's program and that I had to do what BoA was telling me to do if I wanted anything done. Ms. Bell's statements were FALSE it was a GNMA Loan and a HUD Program neither of which required the APP Agreement to be in default. BoA failed to execute the approved Modification Plan and instead told me to disregard foreclosure notices if I was in a Modification Program, which I believed I was. The BoA Modification Program was another BoA scam as a part of their illegal enterprise to receive Federal Modification benefits and enrichment they would not otherwise be entitled and for which I Object to Proof of Claim #8 as a False Claim;

10. On or about September 1, 2016 I received a BoA Transfer Notice dated August 29, 2016, attached hereto marked as **EXHIBIT D** indicating that BoA assigned their loan to FHA who sold the loan to **Stanwich Mtg Acq Co IV, LLC** and that they are the new owner of the loan and that servicing of that loan would transfer from BoA to Carrington Mortgage Services ("CMS") on September 16, 2016. I contacted HUD and HUD verified that BoA assigned the loan to HUD and that HUD sold the loan to Stanwich Mtg Acq Co IV, LLC through its 601 Department managed by NOVAD, a private company authorized by the Federal Government. HUD refused to provide written evidence of the sale and I filed a FOIA Request three times with the Office of the Inspector General of HUD under the Freedom of Information Act and in May of 2018 I finally received a call from Juaneca Harris and Harold Echols of HUD informing me that my BoA loan was assigned to the BoA Pool 401 sold at auction by HUD on



May 18, 2016 to Stanwich Mortgage Acquisition Company IV, LLC as evidenced by pages 1-3 and 1-4 of the HUD ADPLS Sales Report attached hereto marked as **EXHIBIT E**.

11. On or about October 8, 2016 I received a Transfer Notice attached hereto marked as **EXHIBIT F** from Carrington Mortgage Services ("CMS") dated August 15, 2016 stating that Wilmington Savings Fund Society, FSB as trustee for Stanwich Mortgage Loan Trust A was the new owner of the loan and that they had purchased the loan on June 27, 2016 and inconsistent with the information received from BoA and HUD;

12. On or about October 13, 2016 I forward a Notice of Dispute attached hereto marked as **EXHIBIT G** to CMS requesting that they comply with my request for information under the FDCPA;

13. CMS continued sending demand statements in violation of the FDCPA and continued leaving blank the space for inserting who they were representing as the note holder such as in their January 3, 2017 correspondence attached hereto marked as **EXHIBIT H** which I received January 9, 2017;

14. On January 9, 2017, after CMS continually violated the FDCPA and failed to comply with my requests under the FDCPA I forwarded a Cease and Desist Notice to them attached hereto marked as **EXHIBIT I**;

15. On January 25, 2017 I received CMS letter dated January 19, 2017, attached hereto marked as **EXHIBIT J** stating that they would cease communication with me and failed to provide the information I requested or to verify their Claim in accordance with the FDCPA;

16. On February 10, 2017 I received CMS letter dated February 7, 2017, attached hereto marked as **EXHIBIT K** stating that the owner of the Note is Christiana Trust, A Division

of Wilmington Savings Fund Society as Trustee for Stanwich Mortgage Loan Trust, Series 2016 6, now a third company allegedly owning a note allegedly secured by my Property;

17. On February 22, 2017 I forwarded a Dispute Notice, attached hereto marked as **EXHIBIT L** to CMS in response to their February 7, 2017 letter;

18. On November 10, 2017 I received a letter from attorney Mr. Gregory Wilde attached hereto marked as **EXHIBIT M** stating that his office had been retained by Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A...(?) now contradicting the servicer CMS and for which I Object to Proof of Claim #8 on the basis that Trust A is not the holder of NOTE-07 according to the Note Servicer CMS;

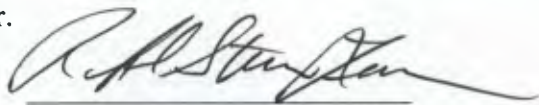
19. On September 22, 2016 the Securities Exchange Commission ("SEC") through Administrative Proceeding File No. 3-17566 in the matter Wilmington Savings Fund Society, FSB ("WSFS") issued an Order Instituting CEASE-AND-DESIST Proceedings Pursuant to Section 21C of the Securities Exchange Act of 1934, Making Findings and Imposing a CEASE-AND-DESIST ORDER as evidenced by the first three pages of said Order attached hereto marked as **EXHIBIT N** demonstrating that WSFS is not a lawful trustee allowed to engage in such activities and for which I Object to Proof of Claim #8 as the Claimant is not a lawful party;

20. For the reasons set forth above and on the lack of competent evidence I respectfully request that my Objection to Proof of Claim #8 be Sustained by this Court and that Proof of Claim #8 be Disallowed in its Entirety.

WHEREFORE, it is respectfully requested that my application be granted and for such other relief as this Court may deem just and proper.

DATED this 29<sup>th</sup> day of May, 2018

By:



Ralph Steven Lewis, Pro se  
2470 Citrus Garden Circle, Henderson, Nevada 89052, Debtor

May 29, 2018

Clerk of the US Bankruptcy Court  
300 Las Vegas Blvd South  
Las Vegas, NV 89101  
T: 702 527 7000

RE: US Bankruptcy Court Chapter 13 Case No.: 15-15696-mkn

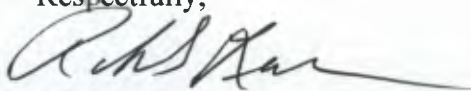
Dear Administrator:

Included herewith please find a Signed Original of the following documents for filing and one front page copy to be stamped and returned via the filer.

Objection to Proof of Claim with Certificate of Service, Notice of Hearing on Objection to Proof of Claim and Certificate of Service.

I may be reached as follows should you have any questions or inquiries:

Respectfully,

A handwritten signature in black ink, appearing to read 'R. S. Lewis', with a long horizontal flourish extending to the right.

Ralph S. Lewis, Pro se  
2470 Citrus Garden Circle  
Henderson, NV 89052  
T: 702 624 8145  
E: [rslewis2425@gmail.com](mailto:rslewis2425@gmail.com)



Fill in this information to identify the case:

Debtor: Ralph Steven LewisDebtor 2 \_\_\_\_\_  
(Spouse if filing)United States Bankruptcy Court for the DISTRICT OF NEVADA  
(Las Vegas)Case Number: 15-15696-mkn**Official Form 410****Proof of Claim**

4/16

Read the instructions before filling out this form. This form is making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment or an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available explain in an attachment.

A person who filed a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date was filed. The date is on the notice of bankruptcy (Form 309) that you received.

**Part 1: Identify the Claim**

1. Who is the current creditor?	<u>Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A</u> Name of the current creditor (the person or entity to be paid for this claim)  Other names the creditor used with the debtor: _____	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?  Federal Rule of Bankruptcy Procedure (FRBP 2002(g))	Where should notices to the creditor be sent?  Carrington Mortgage Services, LLC 1600 South Douglass Road Anaheim, CA 92806  Contact Phone: <u>(800) 561-4567</u>  Contact email: <u>pocnotifications@tblaw.com</u>  Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	Where should payment to the creditor be sent? (if different)  Carrington Mortgage Services, LLC PO Box 3730 Anaheim, CA 92806  Contact Phone: <u>(800) 561-4567</u>  Contact email: <u>pocnotifications@tblaw.com</u>
4. Does this claim amend one already filed?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Claim number on court claims registry (if known) <u>8</u> Filed on <u>02/08/2016</u> MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

**Bank of America**

PO Box 942019  
Simi Valley, CA 93094-2019

**EXHIBIT A****Notice Date:** October 10, 2014**Loan No.:** 872217959

Ralph S Lewis  
2470 Citrus Garden Cir.  
Henderson, NV 89052

**Property Address:**  
2470 Citrus Garden Circ.  
Henderson, NV 89052

**YOUR RESEARCH REQUEST HAS BEEN COMPLETED**

Your recent inquiry dated September 6, 2014, regarding the status of your automatic pay plan, a loan modification review, and a Request for Production of Documents ("RFPD") and Information, relating to the "Notice of Assignment, Sale, or Transfer of Ownership of Mortgage Loan" you received, dated July 10, 2012, has been reviewed and is now complete.

You were enrolled in an automatic payment plan by telephone when your loan originated with Bank of America, N.A., around or near November 21, 2007. Our research found that you gave your verbal authorization to enroll in this PayPlan; no written authorization was required.

You were enrolled in PayPlan 24, which schedules payment drafts twice each month, each for one-half of the mortgage payment due. This results in 12 full monthly mortgage payments per year; therefore, PayPlan24 is not an "accelerated" pay plan, as it only provides 12 monthly mortgage payments per year.

We offer a plan known as PayPlan 26, which automatically drafts one-half of one monthly payment every two weeks throughout the year, resulting in a total of 13 payments per year. The extra monthly payment amount is applied to your unpaid principal balance, resulting in a faster loan payoff over the period of your loan. However, you were not enrolled in PayPlan 26; you were enrolled in PayPlan 24.

A review of your account shows that PayPlan 24 was in effect, and your account was current, from the first payment due date (January 1, 2008), until and including the Month of February 2012.

Your letter states: "I did not request a termination of the APP. BoA representative Tiffany Bell informed me in February 2012 that BoA required the Note to be in default for me to refinance my Property and to which I objected."

The term "refinance" refers to a payoff of your current mortgage, and the origination of a completely new mortgage.

Our research found that you requested a review for a loan modification, rather than a refinance. Your loan may be reviewed for a loan modification, and other mortgage assistance, if you are current or less than 30 days past due on the mortgage obligation, and you experience a reduction in income, or other hardship that would prevent you from making the next required payment when it is due. This is referred to as a review due to an "Imminent Default."



While your loan is in review for a loan modification, any automatic payment plan on the account must be canceled, so that payments submitted during a Trial Period Plan (which precedes a permanent loan modification) can be applied to your account under terms of the Plan. Our research found that you did request to cancel PayPlan 24 accordingly, and a letter confirming this request was sent to you on March 7, 2012. A copy of this letter is enclosed, for your review. The letter states that "Your mortgage payment will no longer be automatically deducted from the account you designated at the time you enrolled in this PayPlan."

Additionally, copies of the "Authorization and Acknowledgement" and the "Negotiation Agreement", signed by you on February 21, 2012, agreeing to the terms and conditions of your review for mortgage assistance, are enclosed for your review.

On March 2, 2012, between the date you requested a review for a loan modification and the date that the PayPlan 24 was canceled, a payment in the amount of \$1,081.00 was drafted under PayPlan 24. This amount was returned to your bank account on March 7, 2012.

A Trial Period Plan offer was sent to you on April 24, 2012. You did not accept this offer, indicating that you wished to obtain a permanent loan modification; you were informed that a Trial Period Plan must be successfully completed prior to a review for a permanent loan modification. Since you did not accept an offer for a Trial Period Plan, you were not eligible for FHA Loss Mitigation Options at that time. A letter was sent to you on December 13, 2012, advising you of this information; a copy of the letter is enclosed, for your review. No full monthly payments have been received and applied to your account since February 15, 2012.

On December 7, 2007, ownership of your loan was purchased by the Government National Mortgage Association (GNMA). Bank of America, N.A. remained the servicer of the loan. At that time, no notification of an ownership transfer was required to be sent to you, under the Truth in Lending Act (TILA).

In May 2009, TILA was revised, and Bank of America, N.A. was required to notify you of any further change in ownership of the mortgage in writing. Bank of America, N.A. repurchased ownership from GNMA, effective on July 2, 2012, and, as required, notified you accordingly in a letter dated July 10, 2012. This letter states that Bank of America N.A. is the servicer of your loan (as has been the case since the origination date of the loan), and also the new creditor (owner) of your loan. A highlighted copy of the letter dated July 10, 2012, and a copy of the original Note, are enclosed for your review. This information (including copies of the letter and Note) is provided in response to your Request for Production of Documents and Information.

You can request additional information and/or documents supporting our decision that no correction is required on your account by mailing a written request to:

Bank of America, N.A.  
Notice of Error and Request for Information  
P.O. Box 942019  
Simi Valley, CA 93094-2019

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#### QUESTIONS?

If you have any questions, please contact our Customer Service Department at (800) 669-6607 Monday through Friday, between the hours of 7a.m. to 7p.m. Local Time. We appreciate the opportunity to serve your home loan needs.

**Bank of America**



Home Loans

Mail Stop, CA6-919-01-41  
P.O. Box 5170  
Simi Valley, CA 93062-5170

HFHSANOH 12831 02/18/2011

**EXHIBIT B**

RALPH S LEWIS  
2470 CITRUS GARDEN CIR  
HENDERSON NV 89052

**Notice Date:** July 10, 2012

**Account No.:** 872217959

**Property Address:**  
2470 CITRUS GARDEN CIRC  
HENDERSON, NV 89052

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**NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF OWNERSHIP OF MORTGAGE LOAN**

In this Notice, the terms "we", "us" or "our" mean the new Creditor identified below. This Notice is provided by us or on our behalf.

Federal law requires that borrowers receive a written notice whenever ownership of a loan secured by their principal dwelling is assigned, sold or transferred (collectively "transferred") to a new creditor. You are receiving this Notice because your prior creditor transferred your loan (described below) to us. You may contact your prior creditor, or the servicer of your loan, if you want to confirm the transfer.

It is important that you understand the difference between the creditor and the servicer of your loan:

- The creditor owns your loan.
- The servicer collects your mortgage payments, sends you billing statements, and provides the day-to-day administration of your loan as a contractor on the creditor's behalf.

**Note: The transfer of your loan may or may not also result in a change of the servicer. If the servicer is changing, you will receive a separate notice with additional information as required by law.**

**You should continue to send your loan payments as directed by your servicer - do not send your loan payments to our mailing address. If you have any questions regarding your loan or the servicing of your loan you should first contact the servicer at the servicer's mailing address or telephone number set forth directly below.** The servicer is authorized to handle most routine inquiries and requests. In those cases where the servicer does not have authority to make decisions or otherwise act independently on our behalf in response to your request, the servicer does have the authority to gather relevant information from you, consult with us about your request and communicate our decision.



1. Servicer's Name: Bank of America, N.A.  
Servicer's Mailing Address (**not for payments unless otherwise directed**):  
Attention: Customer Service Correspondence Unit, CA6-919-01-41  
P.O. Box 5170  
Simi Valley, CA 93062-5170  
Servicer's Telephone Number (Toll free): (800)669-6607
2. Origination Date of Loan: 11/16/2009  
Original Amount of Loan: \$294,880.00  
Address of Mortgaged Property: 2470 CITRUS GARDEN CIRC
3. Date Your Loan was Transferred to the New Creditor: 7/2/2012
4. New Creditor's Name: Bank of America, N.A.  
New Creditor's Mailing Address (**not for payments**):  
Attention: Customer Service Correspondence Unit, CA6-919-02-41  
PO Box 5170  
Simi Valley, CA 93062  
New Creditor's Physical Address (**not for payments**):  
Attention: Customer Service Correspondence Unit, CA6-919-02-41  
450 American Street  
Simi Valley, CA 93065  
New Creditor's Telephone Number (Toll free): (800)669-6607
5. If we have granted an agent other than the servicer with authority to act on our behalf, that agent's contact information will appear below:  
Agent's Name:  
Agent's Address:  
  
Agent's Telephone Number (Toll free):
6. The transfer of your loan is recorded on our books and records. Additionally, the transfer of the lien associated with your loan is currently reflected, or in the future may be reflected, in the public records of the local County Recorder's office where your property is located. If checked ☐, ownership of your loan is also recorded on the registry of Mortgage Electronic Registrations Systems, Inc., at 1818 Library Street, Suite 300 Reston, VA 20190.





## EXHIBIT C

Page 3

Loan Number: 872217959  
 Statement Period: 11/2007 - 08/2014  
 Date Prepared: 08/28/2014

Property Address:  
 2470 CITRUS GARDEN CIRC  
 HENDERSON, NV 89052

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
<b>Beginning Balance</b>				<b>294,880.00</b>		<b>.00</b>				<b>.00</b>
11/29/2007	REGULAR PAYMENT	515.00	12/2007	.00	515.00	.00	.00	.00	.00	.00
				<b>294,880.00</b>		<b>.00</b>			<b>.00</b>	<b>.00</b>
11/29/2007	MISC. POSTING	575.14	12/2007	.00	.00	575.14	.00	.00	.00	.00
				<b>294,880.00</b>		<b>575.14</b>			<b>.00</b>	<b>.00</b>
01/02/2008	MISC. POSTING	1,124.74	12/2007	.00	.00	.00	.00	.00	.00	1,124.74
				<b>294,880.00</b>		<b>575.14</b>			<b>.00</b>	<b>1,124.74</b>
01/04/2008	FHA MIP PMT	-122.23	12/2007	.00	.00	-122.23	.00	.00	.00	.00
				<b>294,880.00</b>		<b>452.91</b>			<b>.00</b>	<b>1,124.74</b>
01/15/2008	MISC. POSTING	1,124.73	12/2007	.00	.00	.00	.00	.00	.00	1,124.73
				<b>294,880.00</b>		<b>452.91</b>			<b>.00</b>	<b>2,249.47</b>
01/16/2008	REGULAR PAYMENT	.00	01/2008	273.12	1,566.55	409.80	.00	.00	.00	-2,249.47
				<b>294,606.88</b>		<b>862.71</b>			<b>.00</b>	<b>.00</b>
02/04/2008	MISC. POSTING	1,124.74	01/2008	.00	.00	.00	.00	.00	.00	1,124.74
				<b>294,606.88</b>		<b>862.71</b>			<b>.00</b>	<b>1,124.74</b>
02/06/2008	FHA MIP PMT	-122.23	01/2008	.00	.00	-122.23	.00	.00	.00	.00
				<b>294,606.88</b>		<b>740.48</b>			<b>.00</b>	<b>1,124.74</b>
02/15/2008	MISC. POSTING	1,124.73	01/2008	.00	.00	.00	.00	.00	.00	1,124.73
				<b>294,606.88</b>		<b>740.48</b>			<b>.00</b>	<b>2,249.47</b>
02/19/2008	REGULAR PAYMENT	.00	02/2008	274.57	1,565.10	409.80	.00	.00	.00	-2,249.47
				<b>294,332.31</b>		<b>1,150.28</b>			<b>.00</b>	<b>.00</b>
02/21/2008	COUNTY TAX PMT	-559.48	02/2008	.00	.00	-559.48	.00	.00	.00	.00
				<b>294,332.31</b>		<b>590.80</b>			<b>.00</b>	<b>.00</b>
02/28/2008	MISC. POSTING	65.37	02/2008	65.37	.00	.00	.00	.00	.00	.00
				<b>294,266.94</b>		<b>590.80</b>			<b>.00</b>	<b>.00</b>
03/03/2008	MISC. POSTING	1,124.74	02/2008	.00	.00	.00	.00	.00	.00	1,124.74
				<b>294,266.94</b>		<b>590.80</b>			<b>.00</b>	<b>1,124.74</b>
03/06/2008	FHA MIP PMT	-116.80	02/2008	.00	.00	-116.80	.00	.00	.00	.00
				<b>294,266.94</b>		<b>474.00</b>			<b>.00</b>	<b>1,124.74</b>
03/17/2008	MISC. POSTING	1,124.73	02/2008	.00	.00	.00	.00	.00	.00	1,124.73
				<b>294,266.94</b>		<b>474.00</b>			<b>.00</b>	<b>2,249.47</b>
03/18/2008	REGULAR PAYMENT	.00	03/2008	276.38	1,563.29	409.80	.00	.00	.00	-2,249.47
				<b>293,990.56</b>		<b>883.80</b>			<b>.00</b>	<b>.00</b>



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
04/02/2008	MISC. POSTING	1,124.74	03/2008	.00	.00	.00	.00	.00	.00	1,124.74
				<b>293,990.56</b>		<b>883.80</b>			<b>.00</b>	<b>1,124.74</b>
04/04/2008	FHA MIP PMT	-120.42	03/2008	.00	.00	-120.42	.00	.00	.00	.00
				<b>293,990.56</b>		<b>763.38</b>			<b>.00</b>	<b>1,124.74</b>
04/15/2008	MISC. POSTING	1,124.73	03/2008	.00	.00	.00	.00	.00	.00	1,124.73
				<b>293,990.56</b>		<b>763.38</b>			<b>.00</b>	<b>2,249.47</b>
04/16/2008	REGULAR PAYMENT	.00	04/2008	277.85	1,561.82	409.80	.00	.00	.00	-2,249.47
				<b>293,712.71</b>		<b>1,173.18</b>			<b>.00</b>	<b>.00</b>
05/02/2008	MISC. POSTING	1,124.74	04/2008	.00	.00	.00	.00	.00	.00	1,124.74
				<b>293,712.71</b>		<b>1,173.18</b>			<b>.00</b>	<b>1,124.74</b>
05/06/2008	FHA MIP PMT	-120.42	04/2008	.00	.00	-120.42	.00	.00	.00	.00
				<b>293,712.71</b>		<b>1,052.76</b>			<b>.00</b>	<b>1,124.74</b>
05/15/2008	MISC. POSTING	1,124.73	04/2008	.00	.00	.00	.00	.00	.00	1,124.73
				<b>293,712.71</b>		<b>1,052.76</b>			<b>.00</b>	<b>2,249.47</b>
05/16/2008	REGULAR PAYMENT	.00	05/2008	279.32	1,560.35	409.80	.00	.00	.00	-2,249.47
				<b>293,433.39</b>		<b>1,462.56</b>			<b>.00</b>	<b>.00</b>
06/02/2008	MISC. POSTING	1,124.74	05/2008	.00	.00	.00	.00	.00	.00	1,124.74
				<b>293,433.39</b>		<b>1,462.56</b>			<b>.00</b>	<b>1,124.74</b>
06/06/2008	FHA MIP PMT	-120.42	05/2008	.00	.00	-120.42	.00	.00	.00	.00
				<b>293,433.39</b>		<b>1,342.14</b>			<b>.00</b>	<b>1,124.74</b>
06/16/2008	MISC. POSTING	1,124.73	05/2008	.00	.00	.00	.00	.00	.00	1,124.73
				<b>293,433.39</b>		<b>1,342.14</b>			<b>.00</b>	<b>2,249.47</b>
06/17/2008	REGULAR PAYMENT	.00	06/2008	280.81	1,558.86	409.80	.00	.00	.00	-2,249.47
				<b>293,152.58</b>		<b>1,751.94</b>			<b>.00</b>	<b>.00</b>
07/02/2008	MISC. POSTING	1,124.74	06/2008	.00	.00	.00	.00	.00	.00	1,124.74
				<b>293,152.58</b>		<b>1,751.94</b>			<b>.00</b>	<b>1,124.74</b>
07/03/2008	FHA MIP PMT	-120.42	06/2008	.00	.00	-120.42	.00	.00	.00	.00
				<b>293,152.58</b>		<b>1,631.52</b>			<b>.00</b>	<b>1,124.74</b>
07/15/2008	MISC. POSTING	1,124.73	06/2008	.00	.00	.00	.00	.00	.00	1,124.73
				<b>293,152.58</b>		<b>1,631.52</b>			<b>.00</b>	<b>2,249.47</b>
07/16/2008	REGULAR PAYMENT	.00	07/2008	282.30	1,557.37	409.80	.00	.00	.00	-2,249.47
				<b>292,870.28</b>		<b>2,041.32</b>			<b>.00</b>	<b>.00</b>
08/01/2008	COUNTY TAX PMT	-576.26	07/2008	.00	.00	-576.26	.00	.00	.00	.00
				<b>292,870.28</b>		<b>1,465.06</b>			<b>.00</b>	<b>.00</b>
08/04/2008	MISC. POSTING	1,124.74	07/2008	.00	.00	.00	.00	.00	.00	1,124.74
				<b>292,870.28</b>		<b>1,465.06</b>			<b>.00</b>	<b>1,124.74</b>



Home Loans



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Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
08/06/2008	FHA MIP PMT	-120.42	07/2008	.00	.00	-120.42	.00	.00	.00	.00
				<b>292,870.28</b>		<b>1,344.64</b>			<b>.00</b>	<b>1,124.74</b>
08/15/2008	MISC. POSTING	1,124.73	07/2008	.00	.00	.00	.00	.00	.00	1,124.73
				<b>292,870.28</b>		<b>1,344.64</b>			<b>.00</b>	<b>2,249.47</b>
08/18/2008	REGULAR PAYMENT	.00	08/2008	283.80	1,555.87	409.80	.00	.00	.00	-2,249.47
				<b>292,586.48</b>		<b>1,754.44</b>			<b>.00</b>	<b>.00</b>
09/02/2008	MISC. POSTING	1,124.74	08/2008	.00	.00	.00	.00	.00	.00	1,124.74
				<b>292,586.48</b>		<b>1,754.44</b>			<b>.00</b>	<b>1,124.74</b>
09/05/2008	FHA MIP PMT	-120.42	08/2008	.00	.00	-120.42	.00	.00	.00	.00
				<b>292,586.48</b>		<b>1,634.02</b>			<b>.00</b>	<b>1,124.74</b>
09/15/2008	MISC. POSTING	1,124.73	08/2008	.00	.00	.00	.00	.00	.00	1,124.73
				<b>292,586.48</b>		<b>1,634.02</b>			<b>.00</b>	<b>2,249.47</b>
09/16/2008	REGULAR PAYMENT	.00	09/2008	285.30	1,554.37	409.80	.00	.00	.00	-2,249.47
				<b>292,301.18</b>		<b>2,043.82</b>			<b>.00</b>	<b>.00</b>
09/23/2008	COUNTY TAX PMT	-576.26	09/2008	.00	.00	-576.26	.00	.00	.00	.00
				<b>292,301.18</b>		<b>1,467.56</b>			<b>.00</b>	<b>.00</b>
09/29/2008	OVERAGE REFUND	-557.75	09/2008	.00	.00	-557.75	.00	.00	.00	.00
				<b>292,301.18</b>		<b>909.81</b>			<b>.00</b>	<b>.00</b>
10/02/2008	MISC. POSTING	1,124.74	09/2008	.00	.00	.00	.00	.00	.00	1,124.74
				<b>292,301.18</b>		<b>909.81</b>			<b>.00</b>	<b>1,124.74</b>
10/06/2008	FHA MIP PMT	-120.42	09/2008	.00	.00	-120.42	.00	.00	.00	.00
				<b>292,301.18</b>		<b>789.39</b>			<b>.00</b>	<b>1,124.74</b>
10/15/2008	MISC. POSTING	1,124.73	09/2008	.00	.00	.00	.00	.00	.00	1,124.73
				<b>292,301.18</b>		<b>789.39</b>			<b>.00</b>	<b>2,249.47</b>
10/16/2008	REGULAR PAYMENT	.00	10/2008	286.82	1,552.85	409.80	.00	.00	.00	-2,249.47
				<b>292,014.36</b>		<b>1,199.19</b>			<b>.00</b>	<b>.00</b>
11/03/2008	MISC. POSTING	1,124.74	10/2008	.00	.00	.00	.00	.00	.00	1,124.74
				<b>292,014.36</b>		<b>1,199.19</b>			<b>.00</b>	<b>1,124.74</b>
11/05/2008	HAZARD INS PMT	-632.04	10/2008	.00	.00	-632.04	.00	.00	.00	.00
				<b>292,014.36</b>		<b>567.15</b>			<b>.00</b>	<b>1,124.74</b>
11/06/2008	FHA MIP PMT	-120.42	10/2008	.00	.00	-120.42	.00	.00	.00	.00
				<b>292,014.36</b>		<b>446.73</b>			<b>.00</b>	<b>1,124.74</b>
11/17/2008	MISC. POSTING	1,124.73	10/2008	.00	.00	.00	.00	.00	.00	1,124.73
				<b>292,014.36</b>		<b>446.73</b>			<b>.00</b>	<b>2,249.47</b>
11/21/2008	REGULAR PAYMENT	.00	11/2008	288.34	1,551.33	409.80	.00	.00	.00	-2,249.47
				<b>291,726.02</b>		<b>856.53</b>			<b>.00</b>	<b>.00</b>



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
12/02/2008	MISC. POSTING	1,099.93	11/2008	.00	.00	.00	.00	.00	.00	1,099.93
				<b>291,726.02</b>		<b>856.53</b>			<b>.00</b>	<b>1,099.93</b>
12/05/2008	FHA MIP PMT	-120.42	11/2008	.00	.00	-120.42	.00	.00	.00	.00
				<b>291,726.02</b>		<b>736.11</b>			<b>.00</b>	<b>1,099.93</b>
12/15/2008	MISC. POSTING	1,099.93	11/2008	.00	.00	.00	.00	.00	.00	1,099.93
				<b>291,726.02</b>		<b>736.11</b>			<b>.00</b>	<b>2,199.86</b>
12/16/2008	REGULAR PAYMENT	.00	12/2008	289.88	1,549.79	360.19	.00	.00	.00	-2,199.86
				<b>291,436.14</b>		<b>1,096.30</b>			<b>.00</b>	<b>.00</b>
12/19/2008	COUNTY TAX PMT	-576.26	12/2008	.00	.00	-576.26	.00	.00	.00	.00
				<b>291,436.14</b>		<b>520.04</b>			<b>.00</b>	<b>.00</b>
01/02/2009	MISC. POSTING	1,099.93	12/2008	.00	.00	.00	.00	.00	.00	1,099.93
				<b>291,436.14</b>		<b>520.04</b>			<b>.00</b>	<b>1,099.93</b>
01/06/2009	FHA MIP PMT	-119.00	12/2008	.00	.00	-119.00	.00	.00	.00	.00
				<b>291,436.14</b>		<b>401.04</b>			<b>.00</b>	<b>1,099.93</b>
01/15/2009	MISC. POSTING	1,099.93	12/2008	.00	.00	.00	.00	.00	.00	1,099.93
				<b>291,436.14</b>		<b>401.04</b>			<b>.00</b>	<b>2,199.86</b>
01/16/2009	REGULAR PAYMENT	.00	01/2009	291.42	1,548.25	360.19	.00	.00	.00	-2,199.86
				<b>291,144.72</b>		<b>761.23</b>			<b>.00</b>	<b>.00</b>
02/02/2009	MISC. POSTING	1,099.93	01/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>291,144.72</b>		<b>761.23</b>			<b>.00</b>	<b>1,099.93</b>
02/06/2009	FHA MIP PMT	-119.00	01/2009	.00	.00	-119.00	.00	.00	.00	.00
				<b>291,144.72</b>		<b>642.23</b>			<b>.00</b>	<b>1,099.93</b>
02/17/2009	MISC. POSTING	1,099.93	01/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>291,144.72</b>		<b>642.23</b>			<b>.00</b>	<b>2,199.86</b>
02/18/2009	REGULAR PAYMENT	.00	02/2009	292.96	1,546.71	360.19	.00	.00	.00	-2,199.86
				<b>290,851.76</b>		<b>1,002.42</b>			<b>.00</b>	<b>.00</b>
02/19/2009	COUNTY TAX PMT	-576.26	02/2009	.00	.00	-576.26	.00	.00	.00	.00
				<b>290,851.76</b>		<b>426.16</b>			<b>.00</b>	<b>.00</b>
03/02/2009	MISC. POSTING	1,099.93	02/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>290,851.76</b>		<b>426.16</b>			<b>.00</b>	<b>1,099.93</b>
03/06/2009	FHA MIP PMT	-119.00	02/2009	.00	.00	-119.00	.00	.00	.00	.00
				<b>290,851.76</b>		<b>307.16</b>			<b>.00</b>	<b>1,099.93</b>
03/16/2009	MISC. POSTING	1,099.93	02/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>290,851.76</b>		<b>307.16</b>			<b>.00</b>	<b>2,199.86</b>
03/17/2009	REGULAR PAYMENT	.00	03/2009	294.52	1,545.15	360.19	.00	.00	.00	-2,199.86
				<b>290,557.24</b>		<b>667.35</b>			<b>.00</b>	<b>.00</b>





Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
04/02/2009	MISC. POSTING	1,099.93	03/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>290,557.24</b>		<b>667.35</b>			<b>.00</b>	<b>1,099.93</b>
04/06/2009	FHA MIP PMT	-119.00	03/2009	.00	.00	-119.00	.00	.00	.00	.00
				<b>290,557.24</b>		<b>548.35</b>			<b>.00</b>	<b>1,099.93</b>
04/15/2009	MISC. POSTING	1,099.93	03/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>290,557.24</b>		<b>548.35</b>			<b>.00</b>	<b>2,199.86</b>
04/16/2009	REGULAR PAYMENT	.00	04/2009	296.08	1,543.59	360.19	.00	.00	.00	-2,199.86
				<b>290,261.16</b>		<b>908.54</b>			<b>.00</b>	<b>.00</b>
05/04/2009	MISC. POSTING	1,099.93	04/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>290,261.16</b>		<b>908.54</b>			<b>.00</b>	<b>1,099.93</b>
05/06/2009	FHA MIP PMT	-119.00	04/2009	.00	.00	-119.00	.00	.00	.00	.00
				<b>290,261.16</b>		<b>789.54</b>			<b>.00</b>	<b>1,099.93</b>
05/15/2009	MISC. POSTING	1,099.93	04/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>290,261.16</b>		<b>789.54</b>			<b>.00</b>	<b>2,199.86</b>
05/18/2009	REGULAR PAYMENT	.00	05/2009	297.66	1,542.01	360.19	.00	.00	.00	-2,199.86
				<b>289,963.50</b>		<b>1,149.73</b>			<b>.00</b>	<b>.00</b>
06/02/2009	MISC. POSTING	1,099.93	05/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>289,963.50</b>		<b>1,149.73</b>			<b>.00</b>	<b>1,099.93</b>
06/05/2009	FHA MIP PMT	-119.00	05/2009	.00	.00	-119.00	.00	.00	.00	.00
				<b>289,963.50</b>		<b>1,030.73</b>			<b>.00</b>	<b>1,099.93</b>
06/15/2009	MISC. POSTING	1,099.93	05/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>289,963.50</b>		<b>1,030.73</b>			<b>.00</b>	<b>2,199.86</b>
06/16/2009	REGULAR PAYMENT	.00	06/2009	299.24	1,540.43	360.19	.00	.00	.00	-2,199.86
				<b>289,664.26</b>		<b>1,390.92</b>			<b>.00</b>	<b>.00</b>
07/02/2009	MISC. POSTING	1,099.93	06/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>289,664.26</b>		<b>1,390.92</b>			<b>.00</b>	<b>1,099.93</b>
07/06/2009	FHA MIP PMT	-119.00	06/2009	.00	.00	-119.00	.00	.00	.00	.00
				<b>289,664.26</b>		<b>1,271.92</b>			<b>.00</b>	<b>1,099.93</b>
07/15/2009	MISC. POSTING	1,099.93	06/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>289,664.26</b>		<b>1,271.92</b>			<b>.00</b>	<b>2,199.86</b>
07/16/2009	REGULAR PAYMENT	.00	07/2009	300.83	1,538.84	360.19	.00	.00	.00	-2,199.86
				<b>289,363.43</b>		<b>1,632.11</b>			<b>.00</b>	<b>.00</b>
07/31/2009	COUNTY TAX PMT	-593.57	07/2009	.00	.00	-593.57	.00	.00	.00	.00
				<b>289,363.43</b>		<b>1,038.54</b>			<b>.00</b>	<b>.00</b>
08/03/2009	MISC. POSTING	1,099.93	07/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>289,363.43</b>		<b>1,038.54</b>			<b>.00</b>	<b>1,099.93</b>





Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
08/06/2009	FHA MIP PMT	-119.00	07/2009	.00	.00	-119.00	.00	.00	.00	.00
				<b>289,363.43</b>		<b>919.54</b>			<b>.00</b>	<b>1,099.93</b>
08/17/2009	MISC. POSTING	1,099.93	07/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>289,363.43</b>		<b>919.54</b>			<b>.00</b>	<b>2,199.86</b>
08/18/2009	REGULAR PAYMENT	.00	08/2009	302.43	1,537.24	360.19	.00	.00	.00	-2,199.86
				<b>289,061.00</b>		<b>1,279.73</b>			<b>.00</b>	<b>.00</b>
09/02/2009	MISC. POSTING	1,099.93	08/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>289,061.00</b>		<b>1,279.73</b>			<b>.00</b>	<b>1,099.93</b>
09/04/2009	FHA MIP PMT	-119.00	08/2009	.00	.00	-119.00	.00	.00	.00	.00
				<b>289,061.00</b>		<b>1,160.73</b>			<b>.00</b>	<b>1,099.93</b>
09/15/2009	MISC. POSTING	1,099.93	08/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>289,061.00</b>		<b>1,160.73</b>			<b>.00</b>	<b>2,199.86</b>
09/16/2009	REGULAR PAYMENT	.00	09/2009	304.03	1,535.64	360.19	.00	.00	.00	-2,199.86
				<b>288,756.97</b>		<b>1,520.92</b>			<b>.00</b>	<b>.00</b>
09/22/2009	COUNTY TAX PMT	-593.59	09/2009	.00	.00	-593.59	.00	.00	.00	.00
				<b>288,756.97</b>		<b>927.33</b>			<b>.00</b>	<b>.00</b>
10/02/2009	MISC. POSTING	1,099.93	09/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>288,756.97</b>		<b>927.33</b>			<b>.00</b>	<b>1,099.93</b>
10/06/2009	FHA MIP PMT	-119.00	09/2009	.00	.00	-119.00	.00	.00	.00	.00
				<b>288,756.97</b>		<b>808.33</b>			<b>.00</b>	<b>1,099.93</b>
10/15/2009	MISC. POSTING	1,099.93	09/2009	.00	.00	.00	.00	.00	.00	1,099.93
				<b>288,756.97</b>		<b>808.33</b>			<b>.00</b>	<b>2,199.86</b>
10/16/2009	REGULAR PAYMENT	.00	10/2009	305.65	1,534.02	360.19	.00	.00	.00	-2,199.86
				<b>288,451.32</b>		<b>1,168.52</b>			<b>.00</b>	<b>.00</b>
11/02/2009	MISC. POSTING	1,164.25	10/2009	.00	.00	.00	.00	.00	.00	1,164.25
				<b>288,451.32</b>		<b>1,168.52</b>			<b>.00</b>	<b>1,164.25</b>
11/04/2009	HAZARD INS PMT	-670.74	10/2009	.00	.00	-670.74	.00	.00	.00	.00
				<b>288,451.32</b>		<b>497.78</b>			<b>.00</b>	<b>1,164.25</b>
11/06/2009	FHA MIP PMT	-119.00	10/2009	.00	.00	-119.00	.00	.00	.00	.00
				<b>288,451.32</b>		<b>378.78</b>			<b>.00</b>	<b>1,164.25</b>
11/17/2009	MISC. POSTING	1,164.25	10/2009	.00	.00	.00	.00	.00	.00	1,164.25
				<b>288,451.32</b>		<b>378.78</b>			<b>.00</b>	<b>2,328.50</b>
11/18/2009	REGULAR PAYMENT	2,328.49	11/2009	307.27	1,532.40	488.82	.00	.00	.00	.00
				<b>288,144.05</b>		<b>867.60</b>			<b>.00</b>	<b>2,328.50</b>
11/18/2009	MISC. POSTING	.01	11/2009	.01	.00	.00	.00	.00	.00	.00
				<b>288,144.04</b>		<b>867.60</b>			<b>.00</b>	<b>2,328.50</b>

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Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
11/18/2009	MISC. POSTING	-2,328.50	11/2009	.00	.00	.00	.00	.00	.00	-2,328.50
				<b>288,144.04</b>		<b>867.60</b>			<b>.00</b>	<b>.00</b>
12/02/2009	MISC. POSTING	1,164.50	11/2009	.00	.00	.00	.00	.00	.00	1,164.50
				<b>288,144.04</b>		<b>867.60</b>			<b>.00</b>	<b>1,164.50</b>
12/04/2009	FHA MIP PMT	-119.00	11/2009	.00	.00	-119.00	.00	.00	.00	.00
				<b>288,144.04</b>		<b>748.60</b>			<b>.00</b>	<b>1,164.50</b>
12/15/2009	MISC. POSTING	1,164.50	11/2009	.00	.00	.00	.00	.00	.00	1,164.50
				<b>288,144.04</b>		<b>748.60</b>			<b>.00</b>	<b>2,329.00</b>
12/15/2009	REGULAR PAYMENT	2,328.49	12/2009	308.90	1,530.77	488.82	.00	.00	.00	.00
				<b>287,835.14</b>		<b>1,237.42</b>			<b>.00</b>	<b>2,329.00</b>
12/15/2009	MISC. POSTING	.51	12/2009	.51	.00	.00	.00	.00	.00	.00
				<b>287,834.63</b>		<b>1,237.42</b>			<b>.00</b>	<b>2,329.00</b>
12/15/2009	MISC. POSTING	-2,329.00	12/2009	.00	.00	.00	.00	.00	.00	-2,329.00
				<b>287,834.63</b>		<b>1,237.42</b>			<b>.00</b>	<b>.00</b>
12/24/2009	COUNTY TAX PMT	-593.59	12/2009	.00	.00	-593.59	.00	.00	.00	.00
				<b>287,834.63</b>		<b>643.83</b>			<b>.00</b>	<b>.00</b>
12/28/2009	OVERAGE REFUND	-52.28	12/2009	.00	.00	-52.28	.00	.00	.00	.00
				<b>287,834.63</b>		<b>591.55</b>			<b>.00</b>	<b>.00</b>
01/04/2010	MISC. POSTING	1,105.45	12/2009	.00	.00	.00	.00	.00	.00	1,105.45
				<b>287,834.63</b>		<b>591.55</b>			<b>.00</b>	<b>1,105.45</b>
01/07/2010	FHA MIP PMT	-117.48	12/2009	.00	.00	-117.48	.00	.00	.00	.00
				<b>287,834.63</b>		<b>474.07</b>			<b>.00</b>	<b>1,105.45</b>
01/15/2010	MISC. POSTING	1,105.45	12/2009	.00	.00	.00	.00	.00	.00	1,105.45
				<b>287,834.63</b>		<b>474.07</b>			<b>.00</b>	<b>2,210.90</b>
01/15/2010	REGULAR PAYMENT	2,210.90	01/2010	310.55	1,529.12	371.23	.00	.00	.00	.00
				<b>287,524.08</b>		<b>845.30</b>			<b>.00</b>	<b>2,210.90</b>
01/15/2010	MISC. POSTING	-2,210.90	01/2010	.00	.00	.00	.00	.00	.00	-2,210.90
				<b>287,524.08</b>		<b>845.30</b>			<b>.00</b>	<b>.00</b>
02/02/2010	MISC. POSTING	1,105.45	01/2010	.00	.00	.00	.00	.00	.00	1,105.45
				<b>287,524.08</b>		<b>845.30</b>			<b>.00</b>	<b>1,105.45</b>
02/04/2010	FHA MIP PMT	-117.48	01/2010	.00	.00	-117.48	.00	.00	.00	.00
				<b>287,524.08</b>		<b>727.82</b>			<b>.00</b>	<b>1,105.45</b>
02/16/2010	MISC. POSTING	1,105.45	01/2010	.00	.00	.00	.00	.00	.00	1,105.45
				<b>287,524.08</b>		<b>727.82</b>			<b>.00</b>	<b>2,210.90</b>
02/16/2010	REGULAR PAYMENT	2,210.90	02/2010	312.20	1,527.47	371.23	.00	.00	.00	.00
				<b>287,211.88</b>		<b>1,099.05</b>			<b>.00</b>	<b>2,210.90</b>





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Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
02/16/2010	MISC. POSTING	-2,210.90	02/2010	.00	.00	.00	.00	.00	.00	-2,210.90
				<b>287,211.88</b>		<b>1,099.05</b>			<b>.00</b>	<b>.00</b>
02/23/2010	COUNTY TAX PMT	-593.59	02/2010	.00	.00	-593.59	.00	.00	.00	.00
				<b>287,211.88</b>		<b>505.46</b>			<b>.00</b>	<b>.00</b>
03/02/2010	MISC. POSTING	1,105.45	02/2010	.00	.00	.00	.00	.00	.00	1,105.45
				<b>287,211.88</b>		<b>505.46</b>			<b>.00</b>	<b>1,105.45</b>
03/04/2010	FHA MIP PMT	-117.48	02/2010	.00	.00	-117.48	.00	.00	.00	.00
				<b>287,211.88</b>		<b>387.98</b>			<b>.00</b>	<b>1,105.45</b>
03/15/2010	MISC. POSTING	1,105.45	02/2010	.00	.00	.00	.00	.00	.00	1,105.45
				<b>287,211.88</b>		<b>387.98</b>			<b>.00</b>	<b>2,210.90</b>
03/15/2010	REGULAR PAYMENT	2,210.90	03/2010	313.86	1,525.81	371.23	.00	.00	.00	.00
				<b>286,898.02</b>		<b>759.21</b>			<b>.00</b>	<b>2,210.90</b>
03/15/2010	MISC. POSTING	-2,210.90	03/2010	.00	.00	.00	.00	.00	.00	-2,210.90
				<b>286,898.02</b>		<b>759.21</b>			<b>.00</b>	<b>.00</b>
04/02/2010	MISC. POSTING	1,105.45	03/2010	.00	.00	.00	.00	.00	.00	1,105.45
				<b>286,898.02</b>		<b>759.21</b>			<b>.00</b>	<b>1,105.45</b>
04/06/2010	FHA MIP PMT	-117.48	03/2010	.00	.00	-117.48	.00	.00	.00	.00
				<b>286,898.02</b>		<b>641.73</b>			<b>.00</b>	<b>1,105.45</b>
04/15/2010	MISC. POSTING	1,105.45	03/2010	.00	.00	.00	.00	.00	.00	1,105.45
				<b>286,898.02</b>		<b>641.73</b>			<b>.00</b>	<b>2,210.90</b>
04/15/2010	REGULAR PAYMENT	2,210.90	04/2010	315.52	1,524.15	371.23	.00	.00	.00	.00
				<b>286,582.50</b>		<b>1,012.96</b>			<b>.00</b>	<b>2,210.90</b>
04/15/2010	MISC. POSTING	-2,210.90	04/2010	.00	.00	.00	.00	.00	.00	-2,210.90
				<b>286,582.50</b>		<b>1,012.96</b>			<b>.00</b>	<b>.00</b>
05/03/2010	MISC. POSTING	1,105.45	04/2010	.00	.00	.00	.00	.00	.00	1,105.45
				<b>286,582.50</b>		<b>1,012.96</b>			<b>.00</b>	<b>1,105.45</b>
05/06/2010	FHA MIP PMT	-117.48	04/2010	.00	.00	-117.48	.00	.00	.00	.00
				<b>286,582.50</b>		<b>895.48</b>			<b>.00</b>	<b>1,105.45</b>
05/17/2010	MISC. POSTING	1,105.45	04/2010	.00	.00	.00	.00	.00	.00	1,105.45
				<b>286,582.50</b>		<b>895.48</b>			<b>.00</b>	<b>2,210.90</b>
05/17/2010	REGULAR PAYMENT	2,210.90	05/2010	317.20	1,522.47	371.23	.00	.00	.00	.00
				<b>286,265.30</b>		<b>1,266.71</b>			<b>.00</b>	<b>2,210.90</b>
05/17/2010	MISC. POSTING	-2,210.90	05/2010	.00	.00	.00	.00	.00	.00	-2,210.90
				<b>286,265.30</b>		<b>1,266.71</b>			<b>.00</b>	<b>.00</b>
06/02/2010	MISC. POSTING	1,105.45	05/2010	.00	.00	.00	.00	.00	.00	1,105.45
				<b>286,265.30</b>		<b>1,266.71</b>			<b>.00</b>	<b>1,105.45</b>



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
06/04/2010	FHA MIP PMT	-117.48	05/2010	.00	.00	-117.48	.00	.00	.00	.00
				<b>286,265.30</b>		<b>1,149.23</b>			<b>.00</b>	<b>1,105.45</b>
06/15/2010	MISC. POSTING	1,105.45	05/2010	.00	.00	.00	.00	.00	.00	1,105.45
				<b>286,265.30</b>		<b>1,149.23</b>			<b>.00</b>	<b>2,210.90</b>
06/16/2010	REGULAR PAYMENT	2,210.90	06/2010	318.89	1,520.78	371.23	.00	.00	.00	.00
				<b>285,946.41</b>		<b>1,520.46</b>			<b>.00</b>	<b>2,210.90</b>
06/16/2010	MISC. POSTING	-2,210.90	06/2010	.00	.00	.00	.00	.00	.00	-2,210.90
				<b>285,946.41</b>		<b>1,520.46</b>			<b>.00</b>	<b>.00</b>
07/02/2010	MISC. POSTING	1,105.45	06/2010	.00	.00	.00	.00	.00	.00	1,105.45
				<b>285,946.41</b>		<b>1,520.46</b>			<b>.00</b>	<b>1,105.45</b>
07/07/2010	FHA MIP PMT	-117.48	06/2010	.00	.00	-117.48	.00	.00	.00	.00
				<b>285,946.41</b>		<b>1,402.98</b>			<b>.00</b>	<b>1,105.45</b>
07/15/2010	MISC. POSTING	1,105.45	06/2010	.00	.00	.00	.00	.00	.00	1,105.45
				<b>285,946.41</b>		<b>1,402.98</b>			<b>.00</b>	<b>2,210.90</b>
07/15/2010	REGULAR PAYMENT	2,210.90	07/2010	320.58	1,519.09	371.23	.00	.00	.00	.00
				<b>285,625.83</b>		<b>1,774.21</b>			<b>.00</b>	<b>2,210.90</b>
07/15/2010	MISC. POSTING	-2,210.90	07/2010	.00	.00	.00	.00	.00	.00	-2,210.90
				<b>285,625.83</b>		<b>1,774.21</b>			<b>.00</b>	<b>.00</b>
08/02/2010	MISC. POSTING	1,105.45	07/2010	.00	.00	.00	.00	.00	.00	1,105.45
				<b>285,625.83</b>		<b>1,774.21</b>			<b>.00</b>	<b>1,105.45</b>
08/05/2010	FHA MIP PMT	-117.48	07/2010	.00	.00	-117.48	.00	.00	.00	.00
				<b>285,625.83</b>		<b>1,656.73</b>			<b>.00</b>	<b>1,105.45</b>
08/12/2010	COUNTY TAX PMT	-474.06	07/2010	.00	.00	-474.06	.00	.00	.00	.00
				<b>285,625.83</b>		<b>1,182.67</b>			<b>.00</b>	<b>1,105.45</b>
08/16/2010	MISC. POSTING	1,105.45	07/2010	.00	.00	.00	.00	.00	.00	1,105.45
				<b>285,625.83</b>		<b>1,182.67</b>			<b>.00</b>	<b>2,210.90</b>
08/16/2010	REGULAR PAYMENT	2,210.90	08/2010	322.28	1,517.39	371.23	.00	.00	.00	.00
				<b>285,303.55</b>		<b>1,553.90</b>			<b>.00</b>	<b>2,210.90</b>
08/16/2010	MISC. POSTING	-2,210.90	08/2010	.00	.00	.00	.00	.00	.00	-2,210.90
				<b>285,303.55</b>		<b>1,553.90</b>			<b>.00</b>	<b>.00</b>
09/02/2010	MISC. POSTING	1,105.45	08/2010	.00	.00	.00	.00	.00	.00	1,105.45
				<b>285,303.55</b>		<b>1,553.90</b>			<b>.00</b>	<b>1,105.45</b>
09/07/2010	FHA MIP PMT	-117.48	08/2010	.00	.00	-117.48	.00	.00	.00	.00
				<b>285,303.55</b>		<b>1,436.42</b>			<b>.00</b>	<b>1,105.45</b>
09/15/2010	MISC. POSTING	1,105.45	08/2010	.00	.00	.00	.00	.00	.00	1,105.45
				<b>285,303.55</b>		<b>1,436.42</b>			<b>.00</b>	<b>2,210.90</b>





Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
09/15/2010	REGULAR PAYMENT	2,210.90	09/2010	323.99 <b>284,979.56</b>	1,515.68	371.23 <b>1,807.65</b>	.00	.00	.00	.00 <b>2,210.90</b>
09/15/2010	MISC. POSTING	-2,210.90	09/2010	.00 <b>284,979.56</b>	.00	.00 <b>1,807.65</b>	.00	.00	.00	-2,210.90 <b>.00</b>
09/28/2010	COUNTY TAX PMT	-474.06	09/2010	.00 <b>284,979.56</b>	.00	-474.06 <b>1,333.59</b>	.00	.00	.00	.00 <b>.00</b>
10/04/2010	MISC. POSTING	1,105.45	09/2010	.00 <b>284,979.56</b>	.00	.00 <b>1,333.59</b>	.00	.00	.00	1,105.45 <b>1,105.45</b>
10/06/2010	FHA MIP PMT	-117.48	09/2010	.00 <b>284,979.56</b>	.00	-117.48 <b>1,216.11</b>	.00	.00	.00	.00 <b>1,105.45</b>
10/08/2010	OVERAGE REFUND	-99.47	09/2010	.00 <b>284,979.56</b>	.00	-99.47 <b>1,116.64</b>	.00	.00	.00	.00 <b>1,105.45</b>
10/15/2010	MISC. POSTING	1,105.45	09/2010	.00 <b>284,979.56</b>	.00	.00 <b>1,116.64</b>	.00	.00	.00	1,105.45 <b>2,210.90</b>
10/15/2010	REGULAR PAYMENT	2,210.90	10/2010	325.72 <b>284,653.84</b>	1,513.95	371.23 <b>1,487.87</b>	.00	.00	.00	.00 <b>2,210.90</b>
10/15/2010	MISC. POSTING	-2,210.90	10/2010	.00 <b>284,653.84</b>	.00	.00 <b>1,487.87</b>	.00	.00	.00	-2,210.90 <b>.00</b>
11/02/2010	MISC. POSTING	1,100.50	10/2010	.00 <b>284,653.84</b>	.00	.00 <b>1,487.87</b>	.00	.00	.00	1,100.50 <b>1,100.50</b>
11/04/2010	FHA MIP PMT	-117.48	10/2010	.00 <b>284,653.84</b>	.00	-117.48 <b>1,370.39</b>	.00	.00	.00	.00 <b>1,100.50</b>
11/05/2010	HAZARD INS PMT	-618.23	10/2010	.00 <b>284,653.84</b>	.00	-618.23 <b>752.16</b>	.00	.00	.00	.00 <b>1,100.50</b>
11/15/2010	MISC. POSTING	1,100.50	10/2010	.00 <b>284,653.84</b>	.00	.00 <b>752.16</b>	.00	.00	.00	1,100.50 <b>2,201.00</b>
11/15/2010	REGULAR PAYMENT	2,200.95	11/2010	327.45 <b>284,326.39</b>	1,512.22	361.28 <b>1,113.44</b>	.00	.00	.00	.00 <b>2,201.00</b>
11/15/2010	MISC. POSTING	.05	11/2010	.05 <b>284,326.34</b>	.00	.00 <b>1,113.44</b>	.00	.00	.00	.00 <b>2,201.00</b>
11/15/2010	MISC. POSTING	-2,201.00	11/2010	.00 <b>284,326.34</b>	.00	.00 <b>1,113.44</b>	.00	.00	.00	-2,201.00 <b>.00</b>
12/02/2010	MISC. POSTING	1,100.50	11/2010	.00 <b>284,326.34</b>	.00	.00 <b>1,113.44</b>	.00	.00	.00	1,100.50 <b>1,100.50</b>
12/06/2010	FHA MIP PMT	-117.48	11/2010	.00 <b>284,326.34</b>	.00	-117.48 <b>995.96</b>	.00	.00	.00	.00 <b>1,100.50</b>





Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
12/15/2010	MISC. POSTING	1,100.50	11/2010	.00	.00	.00	.00	.00	.00	1,100.50
				<b>284,326.34</b>		<b>995.96</b>			<b>.00</b>	<b>2,201.00</b>
12/15/2010	REGULAR PAYMENT	2,200.95	12/2010	329.19	1,510.48	361.28	.00	.00	.00	.00
				<b>283,997.15</b>		<b>1,357.24</b>			<b>.00</b>	<b>2,201.00</b>
12/15/2010	MISC. POSTING	.05	12/2010	.05	.00	.00	.00	.00	.00	.00
				<b>283,997.10</b>		<b>1,357.24</b>			<b>.00</b>	<b>2,201.00</b>
12/15/2010	MISC. POSTING	-2,201.00	12/2010	.00	.00	.00	.00	.00	.00	-2,201.00
				<b>283,997.10</b>		<b>1,357.24</b>			<b>.00</b>	<b>.00</b>
12/21/2010	COUNTY TAX PMT	-474.06	12/2010	.00	.00	-474.06	.00	.00	.00	.00
				<b>283,997.10</b>		<b>883.18</b>			<b>.00</b>	<b>.00</b>
01/03/2011	MISC. POSTING	1,100.50	12/2010	.00	.00	.00	.00	.00	.00	1,100.50
				<b>283,997.10</b>		<b>883.18</b>			<b>.00</b>	<b>1,100.50</b>
01/06/2011	FHA MIP PMT	-115.86	12/2010	.00	.00	-115.86	.00	.00	.00	.00
				<b>283,997.10</b>		<b>767.32</b>			<b>.00</b>	<b>1,100.50</b>
01/18/2011	MISC. POSTING	1,100.50	12/2010	.00	.00	.00	.00	.00	.00	1,100.50
				<b>283,997.10</b>		<b>767.32</b>			<b>.00</b>	<b>2,201.00</b>
01/18/2011	REGULAR PAYMENT	2,200.95	01/2011	330.93	1,508.74	361.28	.00	.00	.00	.00
				<b>283,666.17</b>		<b>1,128.60</b>			<b>.00</b>	<b>2,201.00</b>
01/18/2011	MISC. POSTING	.05	01/2011	.05	.00	.00	.00	.00	.00	.00
				<b>283,666.12</b>		<b>1,128.60</b>			<b>.00</b>	<b>2,201.00</b>
01/18/2011	MISC. POSTING	-2,201.00	01/2011	.00	.00	.00	.00	.00	.00	-2,201.00
				<b>283,666.12</b>		<b>1,128.60</b>			<b>.00</b>	<b>.00</b>
02/02/2011	MISC. POSTING	1,100.50	01/2011	.00	.00	.00	.00	.00	.00	1,100.50
				<b>283,666.12</b>		<b>1,128.60</b>			<b>.00</b>	<b>1,100.50</b>
02/04/2011	FHA MIP PMT	-115.86	01/2011	.00	.00	-115.86	.00	.00	.00	.00
				<b>283,666.12</b>		<b>1,012.74</b>			<b>.00</b>	<b>1,100.50</b>
02/15/2011	MISC. POSTING	1,100.50	01/2011	.00	.00	.00	.00	.00	.00	1,100.50
				<b>283,666.12</b>		<b>1,012.74</b>			<b>.00</b>	<b>2,201.00</b>
02/15/2011	REGULAR PAYMENT	2,200.95	02/2011	332.70	1,506.97	361.28	.00	.00	.00	.00
				<b>283,333.42</b>		<b>1,374.02</b>			<b>.00</b>	<b>2,201.00</b>
02/15/2011	MISC. POSTING	.05	02/2011	.05	.00	.00	.00	.00	.00	.00
				<b>283,333.37</b>		<b>1,374.02</b>			<b>.00</b>	<b>2,201.00</b>
02/15/2011	MISC. POSTING	-2,201.00	02/2011	.00	.00	.00	.00	.00	.00	-2,201.00
				<b>283,333.37</b>		<b>1,374.02</b>			<b>.00</b>	<b>.00</b>
02/24/2011	COUNTY TAX PMT	-474.06	02/2011	.00	.00	-474.06	.00	.00	.00	.00
				<b>283,333.37</b>		<b>899.96</b>			<b>.00</b>	<b>.00</b>



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
03/02/2011	MISC. POSTING	1,100.50	02/2011	.00	.00	.00	.00	.00	.00	1,100.50
				<b>283,333.37</b>		<b>899.96</b>			<b>.00</b>	<b>1,100.50</b>
03/04/2011	FHA MIP PMT	-115.86	02/2011	.00	.00	-115.86	.00	.00	.00	.00
				<b>283,333.37</b>		<b>784.10</b>			<b>.00</b>	<b>1,100.50</b>
03/15/2011	MISC. POSTING	1,100.50	02/2011	.00	.00	.00	.00	.00	.00	1,100.50
				<b>283,333.37</b>		<b>784.10</b>			<b>.00</b>	<b>2,201.00</b>
03/15/2011	REGULAR PAYMENT	2,200.95	03/2011	334.46	1,505.21	361.28	.00	.00	.00	.00
				<b>282,998.91</b>		<b>1,145.38</b>			<b>.00</b>	<b>2,201.00</b>
03/15/2011	MISC. POSTING	.05	03/2011	.05	.00	.00	.00	.00	.00	.00
				<b>282,998.86</b>		<b>1,145.38</b>			<b>.00</b>	<b>2,201.00</b>
03/15/2011	MISC. POSTING	-2,201.00	03/2011	.00	.00	.00	.00	.00	.00	-2,201.00
				<b>282,998.86</b>		<b>1,145.38</b>			<b>.00</b>	<b>.00</b>
04/04/2011	MISC. POSTING	1,100.50	03/2011	.00	.00	.00	.00	.00	.00	1,100.50
				<b>282,998.86</b>		<b>1,145.38</b>			<b>.00</b>	<b>1,100.50</b>
04/06/2011	FHA MIP PMT	-115.86	03/2011	.00	.00	-115.86	.00	.00	.00	.00
				<b>282,998.86</b>		<b>1,029.52</b>			<b>.00</b>	<b>1,100.50</b>
04/15/2011	MISC. POSTING	1,100.50	03/2011	.00	.00	.00	.00	.00	.00	1,100.50
				<b>282,998.86</b>		<b>1,029.52</b>			<b>.00</b>	<b>2,201.00</b>
04/15/2011	REGULAR PAYMENT	2,200.95	04/2011	336.24	1,503.43	361.28	.00	.00	.00	.00
				<b>282,662.62</b>		<b>1,390.80</b>			<b>.00</b>	<b>2,201.00</b>
04/15/2011	MISC. POSTING	.05	04/2011	.05	.00	.00	.00	.00	.00	.00
				<b>282,662.57</b>		<b>1,390.80</b>			<b>.00</b>	<b>2,201.00</b>
04/15/2011	MISC. POSTING	-2,201.00	04/2011	.00	.00	.00	.00	.00	.00	-2,201.00
				<b>282,662.57</b>		<b>1,390.80</b>			<b>.00</b>	<b>.00</b>
05/02/2011	MISC. POSTING	1,100.50	04/2011	.00	.00	.00	.00	.00	.00	1,100.50
				<b>282,662.57</b>		<b>1,390.80</b>			<b>.00</b>	<b>1,100.50</b>
05/05/2011	FHA MIP PMT	-115.86	04/2011	.00	.00	-115.86	.00	.00	.00	.00
				<b>282,662.57</b>		<b>1,274.94</b>			<b>.00</b>	<b>1,100.50</b>
05/16/2011	MISC. POSTING	1,100.50	04/2011	.00	.00	.00	.00	.00	.00	1,100.50
				<b>282,662.57</b>		<b>1,274.94</b>			<b>.00</b>	<b>2,201.00</b>
05/16/2011	REGULAR PAYMENT	2,200.95	05/2011	338.02	1,501.65	361.28	.00	.00	.00	.00
				<b>282,324.55</b>		<b>1,636.22</b>			<b>.00</b>	<b>2,201.00</b>
05/16/2011	MISC. POSTING	.05	05/2011	.05	.00	.00	.00	.00	.00	.00
				<b>282,324.50</b>		<b>1,636.22</b>			<b>.00</b>	<b>2,201.00</b>
05/16/2011	MISC. POSTING	-2,201.00	05/2011	.00	.00	.00	.00	.00	.00	-2,201.00
				<b>282,324.50</b>		<b>1,636.22</b>			<b>.00</b>	<b>.00</b>





Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
06/02/2011	MISC. POSTING	1,100.50	05/2011	.00 <b>282,324.50</b>	.00	.00 <b>1,636.22</b>	.00	.00	.00	1,100.50 <b>1,100.50</b>
06/06/2011	FHA MIP PMT	-115.86	05/2011	.00 <b>282,324.50</b>	.00	-115.86 <b>1,520.36</b>	.00	.00	.00	.00 <b>1,100.50</b>
06/15/2011	MISC. POSTING	1,100.50	05/2011	.00 <b>282,324.50</b>	.00	.00 <b>1,520.36</b>	.00	.00	.00	1,100.50 <b>2,201.00</b>
06/15/2011	REGULAR PAYMENT	2,200.95	06/2011	339.83 <b>281,984.67</b>	1,499.84	361.28 <b>1,881.64</b>	.00	.00	.00	.00 <b>2,201.00</b>
06/15/2011	MISC. POSTING	.05	06/2011	.05 <b>281,984.62</b>	.00	.00 <b>1,881.64</b>	.00	.00	.00	.00 <b>2,201.00</b>
06/15/2011	MISC. POSTING	-2,201.00	06/2011	.00 <b>281,984.62</b>	.00	.00 <b>1,881.64</b>	.00	.00	.00	-2,201.00 <b>.00</b>
07/05/2011	MISC. POSTING	1,100.50	06/2011	.00 <b>281,984.62</b>	.00	.00 <b>1,881.64</b>	.00	.00	.00	1,100.50 <b>1,100.50</b>
07/07/2011	FHA MIP PMT	-115.86	06/2011	.00 <b>281,984.62</b>	.00	-115.86 <b>1,765.78</b>	.00	.00	.00	.00 <b>1,100.50</b>
07/15/2011	MISC. POSTING	1,100.50	06/2011	.00 <b>281,984.62</b>	.00	.00 <b>1,765.78</b>	.00	.00	.00	1,100.50 <b>2,201.00</b>
07/15/2011	REGULAR PAYMENT	2,200.95	07/2011	341.62 <b>281,643.00</b>	1,498.05	361.28 <b>2,127.06</b>	.00	.00	.00	.00 <b>2,201.00</b>
07/15/2011	MISC. POSTING	.05	07/2011	.05 <b>281,642.95</b>	.00	.00 <b>2,127.06</b>	.00	.00	.00	.00 <b>2,201.00</b>
07/15/2011	MISC. POSTING	-2,201.00	07/2011	.00 <b>281,642.95</b>	.00	.00 <b>2,127.06</b>	.00	.00	.00	-2,201.00 <b>.00</b>
07/28/2011	COUNTY TAX PMT	-426.59	07/2011	.00 <b>281,642.95</b>	.00	-426.59 <b>1,700.47</b>	.00	.00	.00	.00 <b>.00</b>
08/02/2011	MISC. POSTING	1,100.50	07/2011	.00 <b>281,642.95</b>	.00	.00 <b>1,700.47</b>	.00	.00	.00	1,100.50 <b>1,100.50</b>
08/04/2011	FHA MIP PMT	-115.86	07/2011	.00 <b>281,642.95</b>	.00	-115.86 <b>1,584.61</b>	.00	.00	.00	.00 <b>1,100.50</b>
08/15/2011	MISC. POSTING	1,100.50	07/2011	.00 <b>281,642.95</b>	.00	.00 <b>1,584.61</b>	.00	.00	.00	1,100.50 <b>2,201.00</b>
08/15/2011	REGULAR PAYMENT	2,200.95	08/2011	343.44 <b>281,299.51</b>	1,496.23	361.28 <b>1,945.89</b>	.00	.00	.00	.00 <b>2,201.00</b>
08/15/2011	MISC. POSTING	.05	08/2011	.05 <b>281,299.46</b>	.00	.00 <b>1,945.89</b>	.00	.00	.00	.00 <b>2,201.00</b>



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
08/15/2011	MISC. POSTING	-2,201.00	08/2011	.00	.00	.00	.00	.00	.00	-2,201.00
				<b>281,299.46</b>		<b>1,945.89</b>			.00	.00
09/02/2011	MISC. POSTING	1,100.50	08/2011	.00	.00	.00	.00	.00	.00	1,100.50
				<b>281,299.46</b>		<b>1,945.89</b>			.00	<b>1,100.50</b>
09/07/2011	FHA MIP PMT	-115.86	08/2011	.00	.00	-115.86	.00	.00	.00	.00
				<b>281,299.46</b>		<b>1,830.03</b>			.00	<b>1,100.50</b>
09/15/2011	MISC. POSTING	1,100.50	08/2011	.00	.00	.00	.00	.00	.00	1,100.50
				<b>281,299.46</b>		<b>1,830.03</b>			.00	<b>2,201.00</b>
09/15/2011	REGULAR PAYMENT	2,200.95	09/2011	345.26	1,494.41	361.28	.00	.00	.00	.00
				<b>280,954.20</b>		<b>2,191.31</b>			.00	<b>2,201.00</b>
09/15/2011	MISC. POSTING	.05	09/2011	.05	.00	.00	.00	.00	.00	.00
				<b>280,954.15</b>		<b>2,191.31</b>			.00	<b>2,201.00</b>
09/15/2011	MISC. POSTING	-2,201.00	09/2011	.00	.00	.00	.00	.00	.00	-2,201.00
				<b>280,954.15</b>		<b>2,191.31</b>			.00	.00
09/21/2011	COUNTY TAX PMT	-425.65	09/2011	.00	.00	-425.65	.00	.00	.00	.00
				<b>280,954.15</b>		<b>1,765.66</b>			.00	.00
10/03/2011	MISC. POSTING	1,100.50	09/2011	.00	.00	.00	.00	.00	.00	1,100.50
				<b>280,954.15</b>		<b>1,765.66</b>			.00	<b>1,100.50</b>
10/06/2011	FHA MIP PMT	-115.86	09/2011	.00	.00	-115.86	.00	.00	.00	.00
				<b>280,954.15</b>		<b>1,649.80</b>			.00	<b>1,100.50</b>
10/07/2011	OVERAGE REFUND	-809.12	09/2011	.00	.00	-809.12	.00	.00	.00	.00
				<b>280,954.15</b>		<b>840.68</b>			.00	<b>1,100.50</b>
10/17/2011	MISC. POSTING	1,100.50	09/2011	.00	.00	.00	.00	.00	.00	1,100.50
				<b>280,954.15</b>		<b>840.68</b>			.00	<b>2,201.00</b>
10/17/2011	REGULAR PAYMENT	2,200.95	10/2011	347.10	1,492.57	361.28	.00	.00	.00	.00
				<b>280,607.05</b>		<b>1,201.96</b>			.00	<b>2,201.00</b>
10/17/2011	MISC. POSTING	.05	10/2011	.05	.00	.00	.00	.00	.00	.00
				<b>280,607.00</b>		<b>1,201.96</b>			.00	<b>2,201.00</b>
10/17/2011	MISC. POSTING	-2,201.00	10/2011	.00	.00	.00	.00	.00	.00	-2,201.00
				<b>280,607.00</b>		<b>1,201.96</b>			.00	.00
11/01/2011	HAZARD INS PMT	-624.03	10/2011	.00	.00	-624.03	.00	.00	.00	.00
				<b>280,607.00</b>		<b>577.93</b>			.00	.00
11/02/2011	MISC. POSTING	1,081.00	10/2011	.00	.00	.00	.00	.00	.00	1,081.00
				<b>280,607.00</b>		<b>577.93</b>			.00	<b>1,081.00</b>
11/04/2011	FHA MIP PMT	-115.86	10/2011	.00	.00	-115.86	.00	.00	.00	.00
				<b>280,607.00</b>		<b>462.07</b>			.00	<b>1,081.00</b>





Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
11/15/2011	MISC. POSTING	1,081.00	10/2011	.00	.00	.00	.00	.00	.00	1,081.00
				<b>280,607.00</b>		<b>462.07</b>			<b>.00</b>	<b>2,162.00</b>
11/15/2011	REGULAR PAYMENT	2,161.11	11/2011	348.95	1,490.72	321.44	.00	.00	.00	.00
				<b>280,258.05</b>		<b>783.51</b>			<b>.00</b>	<b>2,162.00</b>
11/15/2011	MISC. POSTING	.89	11/2011	.89	.00	.00	.00	.00	.00	.00
				<b>280,257.16</b>		<b>783.51</b>			<b>.00</b>	<b>2,162.00</b>
11/15/2011	MISC. POSTING	-2,162.00	11/2011	.00	.00	.00	.00	.00	.00	-2,162.00
				<b>280,257.16</b>		<b>783.51</b>			<b>.00</b>	<b>.00</b>
12/02/2011	MISC. POSTING	1,081.00	11/2011	.00	.00	.00	.00	.00	.00	1,081.00
				<b>280,257.16</b>		<b>783.51</b>			<b>.00</b>	<b>1,081.00</b>
12/06/2011	FHA MIP PMT	-115.86	11/2011	.00	.00	-115.86	.00	.00	.00	.00
				<b>280,257.16</b>		<b>667.65</b>			<b>.00</b>	<b>1,081.00</b>
12/15/2011	MISC. POSTING	1,081.00	11/2011	.00	.00	.00	.00	.00	.00	1,081.00
				<b>280,257.16</b>		<b>667.65</b>			<b>.00</b>	<b>2,162.00</b>
12/15/2011	REGULAR PAYMENT	2,161.11	12/2011	350.80	1,488.87	321.44	.00	.00	.00	.00
				<b>279,906.36</b>		<b>989.09</b>			<b>.00</b>	<b>2,162.00</b>
12/15/2011	MISC. POSTING	.89	12/2011	.89	.00	.00	.00	.00	.00	.00
				<b>279,905.47</b>		<b>989.09</b>			<b>.00</b>	<b>2,162.00</b>
12/15/2011	MISC. POSTING	-2,162.00	12/2011	.00	.00	.00	.00	.00	.00	-2,162.00
				<b>279,905.47</b>		<b>989.09</b>			<b>.00</b>	<b>.00</b>
12/15/2011	COUNTY TAX PMT	-425.65	12/2011	.00	.00	-425.65	.00	.00	.00	.00
				<b>279,905.47</b>		<b>563.44</b>			<b>.00</b>	<b>.00</b>
01/03/2012	MISC. POSTING	1,081.00	12/2011	.00	.00	.00	.00	.00	.00	1,081.00
				<b>279,905.47</b>		<b>563.44</b>			<b>.00</b>	<b>1,081.00</b>
01/06/2012	FHA MIP PMT	-114.13	12/2011	.00	.00	-114.13	.00	.00	.00	.00
				<b>279,905.47</b>		<b>449.31</b>			<b>.00</b>	<b>1,081.00</b>
01/17/2012	MISC. POSTING	1,081.00	12/2011	.00	.00	.00	.00	.00	.00	1,081.00
				<b>279,905.47</b>		<b>449.31</b>			<b>.00</b>	<b>2,162.00</b>
01/17/2012	REGULAR PAYMENT	2,161.11	01/2012	352.67	1,487.00	321.44	.00	.00	.00	.00
				<b>279,552.80</b>		<b>770.75</b>			<b>.00</b>	<b>2,162.00</b>
01/17/2012	MISC. POSTING	.89	01/2012	.89	.00	.00	.00	.00	.00	.00
				<b>279,551.91</b>		<b>770.75</b>			<b>.00</b>	<b>2,162.00</b>
01/17/2012	MISC. POSTING	-2,162.00	01/2012	.00	.00	.00	.00	.00	.00	-2,162.00
				<b>279,551.91</b>		<b>770.75</b>			<b>.00</b>	<b>.00</b>
02/02/2012	MISC. POSTING	1,081.00	01/2012	.00	.00	.00	.00	.00	.00	1,081.00
				<b>279,551.91</b>		<b>770.75</b>			<b>.00</b>	<b>1,081.00</b>





Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
02/06/2012	FHA MIP PMT	-114.13	01/2012	.00	.00	-114.13	.00	.00	.00	.00
				<b>279,551.91</b>		<b>656.62</b>			<b>.00</b>	<b>1,081.00</b>
02/15/2012	MISC. POSTING	1,081.00	01/2012	.00	.00	.00	.00	.00	.00	1,081.00
				<b>279,551.91</b>		<b>656.62</b>			<b>.00</b>	<b>2,162.00</b>
02/15/2012	REGULAR PAYMENT	2,161.11	02/2012	354.54	1,485.13	321.44	.00	.00	.00	.00
				<b>279,197.37</b>		<b>978.06</b>			<b>.00</b>	<b>2,162.00</b>
02/15/2012	MISC. POSTING	.89	02/2012	.89	.00	.00	.00	.00	.00	.00
				<b>279,196.48</b>		<b>978.06</b>			<b>.00</b>	<b>2,162.00</b>
02/15/2012	MISC. POSTING	-2,162.00	02/2012	.00	.00	.00	.00	.00	.00	-2,162.00
				<b>279,196.48</b>		<b>978.06</b>			<b>.00</b>	<b>.00</b>
02/22/2012	COUNTY TAX PMT	-425.65	02/2012	.00	.00	-425.65	.00	.00	.00	.00
				<b>279,196.48</b>		<b>552.41</b>			<b>.00</b>	<b>.00</b>
03/02/2012	MISC. POSTING	1,081.00	02/2012	.00	.00	.00	.00	.00	.00	1,081.00
				<b>279,196.48</b>		<b>552.41</b>			<b>.00</b>	<b>1,081.00</b>
03/06/2012	FHA MIP PMT	-114.13	02/2012	.00	.00	-114.13	.00	.00	.00	.00
				<b>279,196.48</b>		<b>438.28</b>			<b>.00</b>	<b>1,081.00</b>
03/07/2012	MISC. POSTING	-1,081.00	02/2012	.00	.00	.00	.00	.00	.00	-1,081.00
				<b>279,196.48</b>		<b>438.28</b>			<b>.00</b>	<b>.00</b>
04/05/2012	FHA MIP PMT	-114.13	02/2012	.00	.00	-114.13	.00	.00	.00	.00
				<b>279,196.48</b>		<b>324.15</b>			<b>.00</b>	<b>.00</b>
05/04/2012	FHA MIP PMT	-114.13	02/2012	.00	.00	-114.13	.00	.00	.00	.00
				<b>279,196.48</b>		<b>210.02</b>			<b>.00</b>	<b>.00</b>
06/06/2012	FHA MIP PMT	-114.13	02/2012	.00	.00	-114.13	.00	.00	.00	.00
				<b>279,196.48</b>		<b>95.89</b>			<b>.00</b>	<b>.00</b>
07/06/2012	FHA MIP PMT	-114.13	02/2012	.00	.00	-114.13	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-18.24</b>			<b>.00</b>	<b>.00</b>
07/30/2012	COUNTY TAX PMT	-375.78	02/2012	.00	.00	-375.78	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-394.02</b>			<b>.00</b>	<b>.00</b>
08/07/2012	FHA MIP PMT	-114.13	02/2012	.00	.00	-114.13	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-508.15</b>			<b>.00</b>	<b>.00</b>
09/07/2012	FHA MIP PMT	-114.13	02/2012	.00	.00	-114.13	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-622.28</b>			<b>.00</b>	<b>.00</b>
09/24/2012	COUNTY TAX PMT	-374.98	02/2012	.00	.00	-374.98	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-997.26</b>			<b>.00</b>	<b>.00</b>
10/04/2012	FHA MIP PMT	-114.13	02/2012	.00	.00	-114.13	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-1,111.39</b>			<b>.00</b>	<b>.00</b>



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
10/30/2012	HAZARD INS PMT	-623.57	02/2012	.00	.00	-623.57	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-1,734.96</b>			<b>.00</b>	<b>.00</b>
11/06/2012	FHA MIP PMT	-114.13	02/2012	.00	.00	-114.13	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-1,849.09</b>			<b>.00</b>	<b>.00</b>
12/05/2012	COUNTY TAX PMT	-374.98	02/2012	.00	.00	-374.98	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-2,224.07</b>			<b>.00</b>	<b>.00</b>
12/06/2012	FHA MIP PMT	-114.13	02/2012	.00	.00	-114.13	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-2,338.20</b>			<b>.00</b>	<b>.00</b>
01/07/2013	FHA MIP PMT	-112.29	02/2012	.00	.00	-112.29	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-2,450.49</b>			<b>.00</b>	<b>.00</b>
02/06/2013	FHA MIP PMT	-112.29	02/2012	.00	.00	-112.29	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-2,562.78</b>			<b>.00</b>	<b>.00</b>
02/08/2013	Assessed Late Chg	86.44	03/2012	.00	.00	.00	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-2,562.78</b>			<b>-86.44</b>	<b>.00</b>
02/08/2013	Assessed Late Chg	86.44	04/2012	.00	.00	.00	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-2,562.78</b>			<b>-172.88</b>	<b>.00</b>
02/08/2013	Assessed Late Chg	86.44	05/2012	.00	.00	.00	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-2,562.78</b>			<b>-259.32</b>	<b>.00</b>
02/12/2013	COUNTY TAX PMT	-374.98	02/2012	.00	.00	-374.98	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-2,937.76</b>			<b>-259.32</b>	<b>.00</b>
03/06/2013	FHA MIP PMT	-112.29	02/2012	.00	.00	-112.29	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-3,050.05</b>			<b>-259.32</b>	<b>.00</b>
04/04/2013	FHA MIP PMT	-112.29	02/2012	.00	.00	-112.29	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-3,162.34</b>			<b>-259.32</b>	<b>.00</b>
05/06/2013	FHA MIP PMT	-112.29	02/2012	.00	.00	-112.29	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-3,274.63</b>			<b>-259.32</b>	<b>.00</b>
06/06/2013	FHA MIP PMT	-112.29	02/2012	.00	.00	-112.29	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-3,386.92</b>			<b>-259.32</b>	<b>.00</b>
06/17/2013	Assessed Late Chg	85.91	06/2013	.00	.00	.00	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-3,386.92</b>			<b>-345.23</b>	<b>.00</b>
07/05/2013	FHA MIP PMT	-112.29	02/2012	.00	.00	-112.29	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-3,499.21</b>			<b>-345.23</b>	<b>.00</b>
07/16/2013	Assessed Late Chg	85.91	07/2013	.00	.00	.00	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-3,499.21</b>			<b>-431.14</b>	<b>.00</b>
07/30/2013	COUNTY TAX PMT	-387.31	02/2012	.00	.00	-387.31	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-3,886.52</b>			<b>-431.14</b>	<b>.00</b>





Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
08/06/2013	FHA MIP PMT	-112.29	02/2012	.00	.00	-112.29	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-3,998.81</b>			<b>-431.14</b>	<b>.00</b>
09/06/2013	FHA MIP PMT	-112.29	02/2012	.00	.00	-112.29	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-4,111.10</b>			<b>-431.14</b>	<b>.00</b>
09/26/2013	COUNTY TAX PMT	-386.23	02/2012	.00	.00	-386.23	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-4,497.33</b>			<b>-431.14</b>	<b>.00</b>
10/04/2013	FHA MIP PMT	-112.29	02/2012	.00	.00	-112.29	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-4,609.62</b>			<b>-431.14</b>	<b>.00</b>
10/29/2013	HAZARD INS PMT	-506.83	02/2012	.00	.00	-506.83	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-5,116.45</b>			<b>-431.14</b>	<b>.00</b>
11/06/2013	FHA MIP PMT	-112.29	02/2012	.00	.00	-112.29	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-5,228.74</b>			<b>-431.14</b>	<b>.00</b>
12/05/2013	FHA MIP PMT	-112.29	02/2012	.00	.00	-112.29	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-5,341.03</b>			<b>-431.14</b>	<b>.00</b>
12/11/2013	COUNTY TAX PMT	-386.23	02/2012	.00	.00	-386.23	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-5,727.26</b>			<b>-431.14</b>	<b>.00</b>
01/07/2014	FHA MIP PMT	-110.33	02/2012	.00	.00	-110.33	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-5,837.59</b>			<b>-431.14</b>	<b>.00</b>
02/06/2014	FHA MIP PMT	-110.33	02/2012	.00	.00	-110.33	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-5,947.92</b>			<b>-431.14</b>	<b>.00</b>
02/06/2014	COUNTY TAX PMT	-386.23	02/2012	.00	.00	-386.23	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-6,334.15</b>			<b>-431.14</b>	<b>.00</b>
03/06/2014	FHA MIP PMT	-110.33	02/2012	.00	.00	-110.33	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-6,444.48</b>			<b>-431.14</b>	<b>.00</b>
04/04/2014	FHA MIP PMT	-110.33	02/2012	.00	.00	-110.33	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-6,554.81</b>			<b>-431.14</b>	<b>.00</b>
05/06/2014	FHA MIP PMT	-110.33	02/2012	.00	.00	-110.33	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-6,665.14</b>			<b>-431.14</b>	<b>.00</b>
06/05/2014	FHA MIP PMT	-110.33	02/2012	.00	.00	-110.33	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-6,775.47</b>			<b>-431.14</b>	<b>.00</b>
07/07/2014	FHA MIP PMT	-110.33	02/2012	.00	.00	-110.33	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-6,885.80</b>			<b>-431.14</b>	<b>.00</b>
07/29/2014	COUNTY TAX PMT	-398.93	02/2012	.00	.00	-398.93	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-7,284.73</b>			<b>-431.14</b>	<b>.00</b>
08/06/2014	FHA MIP PMT	-110.33	02/2012	.00	.00	-110.33	.00	.00	.00	.00
				<b>279,196.48</b>		<b>-7,395.06</b>			<b>-431.14</b>	<b>.00</b>



Home Loans

## EXHIBIT D

P.O. Box 31785  
TAMPA, FL 33631-3785

Send Correspondence to  
P.O. Box 31785  
TAMPA, FL 33631-3785

**Business Address:**  
450 American Street  
Simi Valley, CA 93065-6285

## IMPORTANT INFORMATION ENCLOSED

**Notice Date:** August 29, 2016

**Loan No.:** 872217959

**Property Address:**  
2470 Citrus Garden Circ  
Henderson, NV 89052



AB 0831 330 000 00587 #001 SP 0.399

RALPH S LEWIS  
2470 CITRUS GARDEN CIR  
HENDERSON, NV 89052

Ralph S Lewis:

**The servicing of your home loan will transfer to Carrington Mortgage Services, LLC on September 16, 2016.**

**IMPORTANT INFORMATION ABOUT THE SERVICING OF YOUR HOME LOAN**

On September 16, 2016, the servicing of your above-referenced mortgage loan will transfer to Carrington Mortgage Services, LLC. As of that date, your new servicer, Carrington Mortgage Services, LLC will support all of your loan servicing, including billing, payment processing and customer support. You will no longer receive mortgage statements from Bank of America; instead, your statements will be sent by Carrington Mortgage Services, LLC.

Enclosed is a **Notice of Servicing Transfer** from **Bank of America** regarding the above-referenced loan. No action is required on your part in response to this notice. In addition to the information provided in this letter, this notice will contain important information about the servicing transfer of your loan. Please note this servicing transfer only applies to the loan noted above. Other loans you may have with us will not be affected by this change unless you are notified. **Please review this notice and retain it for your records.**

In the mortgage lending industry, the transfer or sale of loan servicing to other servicing institutions is a common practice, and we will work closely with Carrington Mortgage Services, LLC to make the transition as smooth as possible. If you have any questions or concerns regarding this transfer, we're available to answer your questions Monday-Friday 7a.m. to 7p.m. Local Time at 800-669-6607.

**ANSWERS TO QUESTIONS YOU MAY HAVE**

**Why is my mortgage loan being transferred?**

- As a result of your default on your mortgage loan, we made a claim for payment on the FHA mortgage insurance. In connection with that claim, we assigned your mortgage loan to FHA. FHA sold your mortgage loan to Stanwich Mtg Acq Co IV, LLC, which is now the new owner of your mortgage loan. In connection with that sale, the servicing to your mortgage loan will be transferred, as set forth herein, to Carrington Mortgage Services, LLC. As a result of the assignment of your mortgage loan to HUD, the payment by FHA of the FHA mortgage insurance claim and the subsequent sale and assignment of your mortgage loan to Stanwich Mtg Acq Co IV, LLC, the FHA mortgage insurance on your mortgage loan was terminated and no further mortgage insurance premiums are due by you.
- If you have any questions regarding the sale of your mortgage loan, you may contact HUD by email at [Assetsales@hud.gov](mailto:Assetsales@hud.gov) or by phone at 202-708-2625.

**What will change with my servicing transfer?**

- Your loan number and payment address information will change once your loan has been transferred. Please look for a letter from Carrington Mortgage Services, LLC within the next few weeks which will outline this important information.
- The transfer of your loan to Carrington Mortgage Services, LLC does not affect any terms or conditions of your mortgage loan, other than those terms directly related to the servicing of the loan.
- FHA mortgage insurance will not be included on your loan with Carrington Mortgage Services, LLC. As a result, your monthly payment amount may change. (FHA mortgage insurance and its premium may be reinstated if your loan is re-acquired. If that happens, you will be notified.)

**Will the quality of my loan service change?**

- We expect that the quality of your loan service will not change. We are transferring servicing on your loan to Carrington Mortgage Services, LLC, an experienced mortgage servicer who will work with you on your mortgage concerns.

**Where should I make my home loan payments?**

- You should continue to make your monthly payment to Bank of America through September 15, 2016. You will begin making payments to Carrington Mortgage Services, LLC on September 16, 2016.
- If you do not receive a billing statement from Carrington Mortgage Services, LLC before the payment is due, write your new loan number on your check and mail it to the payment address shown on the enclosed notice. Please note, if you do not have the new loan number, you may

**Will I still be able to make my mortgage payment at a Bank of America banking center or through online banking?**

- You will no longer be able to make your payment at a Bank of America banking center for the mortgage loan being transferred.
- If you make payments through Bank of America online banking or any other online banking or bill payment service, you will need to update your loan number and payee information for Carrington Mortgage Services, LLC on or after September 16, 2016.

**When my loan is transferred, will I still have access to my online loan information through Bank of America?**

- After the transfer is complete, your mortgage account will be moved to Carrington Mortgage Services, LLC. As a result, you will no longer access your mortgage information through Bank of America. Prior to the transfer, you may choose to download any information currently online to keep for your own records, such as tax documents, mortgage statements, payment history, etc. Carrington Mortgage Services, LLC will be

**SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

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# Aged Delinquent Portfolio Loan Sale (ADPLS)

EXHIBIT E

## Sales Results Summary



**Bid Date:**

May 18, 2016

**Seller:**

U.S. Department of Housing and Urban Development  
Federal Housing Administration

**Transaction Specialist:**

Verdi Consulting, Inc.  
8400 Westpark Drive, Mclean VA 22102



U.S. Department of Housing and Urban Development  
Federal Housing Administration

Aged Delinquent Portfolio Loan Sale  
Sale Results Summary

## ***S-1 Results Summary***

Listed below are the pools for the ADPLS sale with the aggregate loan count, unpaid principal balance (UPB) and broker price opinion (BPO) values for each offered pool.

<b>Pool Number</b>	<b>Pool Reference</b>	<b>Loan Count</b>	<b>UPB</b>	<b>BPO Value</b>
401	ADPLS BofA	1,621	\$327,093,541.52	\$318,653,284.00
402	ADPLS Carrington	1,016	\$212,332,690.43	\$178,493,734.00
403	ADPLS US Bank	1,382	\$219,214,156.16	\$214,669,633.00
404	ADPLS Chase & Citi	888	\$190,448,003.49	\$182,675,307.00
405	ADPLS GNMA	971	\$160,523,823.07	\$140,455,205.00
406	ADPLS Ocwen	785	\$170,537,050.77	\$155,497,993.00
407	ADPLS Wells	742	\$153,127,369.71	\$169,046,490.00
408	ADPLS Mixed	487	\$82,365,896.49	\$85,893,360.00
<b>Total</b>		<b>7,892</b>	<b>\$1,515,642,531.64</b>	<b>\$1,445,385,006.00</b>

U.S. Department of Housing and Urban Development  
Federal Housing Administration

Aged Delinquent Portfolio Loan Sale  
Sale Results Summary

Pool Number	Winning Bidder	Bid % of UPB	Bid % of BPO
401	Stanwich Mortgage Acquisition Company IV, LLC	58.15%	59.69%
402	Bayview Acquisitions, LLC	40.75%	48.47%
403	Stanwich Mortgage Acquisition Company IV, LLC	59.29%	60.55%
404	Stanwich Mortgage Acquisition Company IV, LLC	54.87%	57.20%
405	Matawin Ventures Trust Series 2016-1	50.07%	57.22%
406	Matawin Ventures Trust Series 2016-1	48.42%	53.10%
407	Stanwich Mortgage Acquisition Company IV, LLC	66.84%	60.55%
408	NO AWARD	NO AWARD	NO AWARD

**Note: Pool 408 was not awarded as part of ADPLS sale.**

Bids were submitted on May18, 2016 by a total of eight (8) bidding entities.

There can be no assurance that any Participating Servicer will deliver a minimum number of Mortgage Loans to HUD or that a minimum number of Mortgage Loans will be delivered to the Purchaser(s).

EXHIBIT F

0001074 01 MB 0.416 \*\*AUTO 5 2 9339 89052-239970 -C04-P01075-I

RALPH LEWIS  
2470 Citrus Garden Cir  
Henderson NV 89052-2399



**Property Address:**  
2470 CITRUS GARDEN CIRC  
HENDERSON, NV 89052



Loan Number: 7000090090

08/15/2016

**Notice of Sale of Ownership of Mortgage Loan**

Under federal law, borrowers are required to be notified in writing whenever ownership of a mortgage loan secured by their principal dwelling is sold, transferred or assigned (collectively, "sold") to a new creditor. This Notice is to inform you that your prior creditor has sold your mortgage loan (see loan information below) to the new creditor identified below.

**\*\*NOTE: The new creditor is not the servicer of your loan. The servicer (identified below) acts on behalf of the new creditor to handle the ongoing administration of your loan, including the collection of mortgage payments. Please continue to send your mortgage payments as directed by the servicer, and NOT to the new creditor. Payments sent to the new creditor instead of the servicer may result in late charges on your loan and your account becoming past due. Neither the new creditor nor the servicer is responsible for late charges or other consequences of any misdirected payment.**

**SHOULD YOU HAVE ANY QUESTIONS REGARDING YOUR LOAN, PLEASE CONTACT THE SERVICER USING THE CONTACT INFORMATION SET FORTH BELOW.** The servicer is authorized to handle routine inquiries and requests regarding your loan and, if necessary, to inform the new creditor of your request and communicate to you any decision with respect to such request.

Please note that the sale of your loan to us may also result in a change of servicer. If this occurs, you will receive a separate notice, required under federal law, providing information regarding the new servicer.

**LOAN INFORMATION**

Date of Loan: 11/21/2007  
Original Amount of Loan: \$294,880.00  
Date Your Loan was Sold to the New Creditor: 06/27/2016  
Prior Loan Number: 872217959  
Current Loan Number: 7000090090  
Address of Mortgaged Property: 2470 CITRUS GARDEN CIRC  
HENDERSON, NV 89052



**SERVICER INFORMATION**

Name: Carrington Mortgage Services, LLC  
Mailing Address: P.O. Box 3489, Anaheim, CA 92803  
Telephone Number (Toll free): 877-267-1221  
Website: <https://carringtonms.com>

Scope of responsibilities: The servicer is responsible for all ongoing administration of your loan, including receipt and processing of payments, resolution of payment-related issues, and response to any other inquiries you may have regarding your loan.

**NEW CREDITOR INFORMATION**

Please be advised that all questions involving the administration of your loan (including questions related to payments, deferrals, modifications or foreclosures) should be directed to the servicer at the number above and/or the agent (if any) of the new creditor identified below, and not to the new creditor. The new creditor does not have access to information relating to the administration of your loan, and will not be able to answer most loan-related questions.

Name: Wilmington Savings Fund Society FSB as trustee for Stanwich Mortgage Loan Trust A  
Mailing Address (not for payments): 500 Delaware Avenue 11th Floor  
Wilmington, DE 19801  
Telephone Number: 800-561-4567

Scope of responsibilities: As new creditor, the above-named trust holds legal title to your loan. The trustee, on behalf of the new creditor, is authorized to receive legal notices and to exercise (or cause an agent on its behalf to exercise) certain rights of ownership with respect to your loan.

The transfer of the lien associated with your loan is, or in the future may be, recorded in the public records of the local County Recorder's office for the county or local jurisdiction where your property is located. If checked ☐ ownership of your loan is also recorded on the registry of the Mortgage Electronic Registrations System at 1818 Library Street, Suite 300, Reston, VA 20190.

Our rights and obligations as new creditor, and consequently our authority to respond favorably to your requests or inquiries may be limited by the terms of one or more contracts related to the securitization of your loan.

**Partial Payment:**

Your lender:

☐ may accept payments that are less than the full amount due ("partial payments") and apply partial payments to your loan.

☒ may hold partial payments in a separate account until you pay the remainder of the payment and then apply the full periodic payment to your loan.

☐ does not accept partial payments.

If this loan is sold to a new lender, your new lender may have a different payment policy.



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EXHIBIT G

October 13, 2016

Wilmington Savings Fund Society FSB as trustee for  
Stanwich Mortgage Loan Trust A ("Stanwich")  
c/o Carrington Mortgage Services, LLC ("CMS")  
Customer Service Department  
PO Box 3489  
Anaheim, CA 92803  
T: 800 561 4567

RE: CMS Ref #: xxxxxx0090; BoA Ref #: xxxxx7959  
HUD False Claim Act Ref # CAS-5944922-V4L2M1

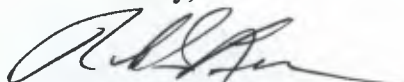
Dear Administrator:

Please allow this letter to acknowledge my receipt of your Notice of Sale of Ownership of Mortgage Loan dated 08/15/2016 and your Notice of Servicing Transfer dated 09/27/2016, which included Notice pursuant to Fair Debt Collection Practices Act, Important Disclosures and CMS Quick Reference Information, all of which were received by me on October 08, 2016.

BE ADVISED that Bank of America, N. A. ("BoA") alleges three different loans are owed by me having the same account number as the debt referenced in your correspondence, which are and have been disputed by me. I have filed complaints and claims against BoA for fraud, fraud by concealment and numerous other claims for wrongful acts, which are under investigations and for which I will be seeking recoveries for all damages, costs and attorney's fees. Upon discovery of BoA's FHA claim and HUD's payment on that claim I filed additional claims, requests and complaints against BoA under the False Claims Act and Freedom of Information Act with the Office of the Inspector General of HUD and the matter was assigned case number CAS-5944922-V4L2M1.

Included herewith please find my Notice of Dispute and Notice of Bankruptcy Filing under which you are stayed from attempting to collect, service or take any action with respect to the alleged debt represented in your correspondence.

Sincerely,



Ralph S. Lewis  
2470 Citrus Garden Circle  
Henderson, NV 89052  
Tel: 702 624 8145  
Email: [rslewis2425@gmail.com](mailto:rslewis2425@gmail.com)

EXHIBIT G

Notice of Dispute  
Pursuant to Fair Debt Collection Practices Act  
15 U.S.C. Section 1692, et seq.

October 13, 2016

Wilmington Savings Fund Society FSB as trustee for  
Stanwich Mortgage Loan Trust A ("Stanwich")  
c/o Carrington Mortgage Services, LLC ("CMS")  
Customer Service Department  
P.O. Box 3489  
Anaheim, CA 92803  
T: 800 561 4567

RE: CMS Ref #: xxxxxxxx0090; BoA Ref #: xxxxxxx7959  
HUD False Claim Act Ref # CAS-5944922-V4L2M1

Dear Administrator:

NOTICE IS HEREBY GIVEN that I dispute the validity of the debt represented in your August 15, 2016 correspondence that I received on October 08, 2016 and I deny that I owe the demand made therein.

In accordance with the Fair Debt Collection Practices Act formally known as and codified under 15 USC §§ 1692(a-p), I am asking for, and you are required to provide me with information. Based on representations in your correspondence I am requesting that you provide me with the following information:

1. How you determined that I owe the money claimed by you;
2. How the amount claimed by you was calculated;
3. Copy of an agreement where I agreed to pay what you say I owe;
4. Copy of the terms by which I agreed to pay what you say I owe;
5. Copy of any modification of the agreement or its terms and agreed to by me;
6. Evidence that I ever made any payment under the terms of said agreement;
7. Evidence that the debt was purchased by the new creditor referenced by you;
8. Evidence of any consideration paid by the new creditor referenced by you;
9. Evidence of an assignment of the debt to the new creditor referenced by you; and
10. The physical street address for service of process on the new creditor referenced by you.

DEMAND IS HEREBY MADE that you cease collection activities until or unless you comply with my requests. You may contact me for reasonable inquiries.

Ralph S. Lewis

2470 Citrus Garden Circle, Henderson, NV 89052  
Tel: 702 624 8145; Email: [rslewis2425@gmail.com](mailto:rslewis2425@gmail.com)

EXHIBIT G

October 13, 2016

Wilmington Savings Fund Society FSB as trustee for  
Stanwich Mortgage Loan Trust A ("Stanwich")  
c/o Carrington Mortgage Services, LLC ("CMS")  
Customer Service Department  
P.O. Box 3489  
Anaheim, CA 92803  
T: 800 561 4567

RE: CMS Ref #: xxxxxxxx0090; BoA Ref #: xxxxx7959

Dear Administrator:

Notice is hereby given that I filed a Bankruptcy Case on October 02, 2015. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Notice of Bankruptcy Case Filing  
FILED: October 02, 2015; CASE: 15-15696-led

United States Bankruptcy Court, District of Nevada  
300 Las Vegas Blvd., South, Las Vegas, NV 89101  
Telephone number: (702) 527-7000

Debtor

RALPH STEVEN LEWIS  
2470 CITRUS GARDEN CIRCLE  
HENDERSON, NV 89052  
Tel: 702 624 8145

Represented by

RANDAL R LEONARD  
500 S. EIGHTH ST.  
LAS VEGAS, NV 89101  
Tel: (702) 598-3667  
Fax : (702) 598-3926  
Email: [rleonard999@yahoo.com](mailto:rleonard999@yahoo.com)

Trustee

RICK A. YARNALL  
701 BRIDGER AVE., #820  
LAS VEGAS, NV 89101  
(702) 853-4500

Ralph S. Lewis

2470 Citrus Garden Circle  
Henderson, NV 89052  
Tel: 702 624 8145  
Email: [rslewis2425@gmail.com](mailto:rslewis2425@gmail.com)



P.O. Box 3489  
Anaheim, CA 92803  
(800) 561-4567

Date: 01/03/17

RALPH LEWIS  
2470 CITRUS GARDEN CIR  
HENDERSON NV 89052

Property Address: 2470 CITRUS GARDEN CIRC  
HENDERSON NV 89052

Loan Number: 7000090090

Dear Mortgagor(s):

You are receiving this correspondence as the Customer Service Research Department of Carrington Mortgage Services, LLC ("CMS") has received your inquiry regarding the above-referenced loan. Our records are currently being reviewed in an effort to address your concern(s), and you will be notified shortly of the results.

Please note that as of the date of this letter the above-referenced loan is due for the 03/01/12 payment, for a total amount due of \$129106.73. If the total amount due is more than the Principal, Interest and Escrow payment, it may be due to outstanding late charges and fees that have been billed to your loan. The last payment received and posted to your loan was on 02/01/12. If the payment is past due, default has occurred as funds have not been received which would bring the loan current.

Please find below the Original Principal Balance, Current Principal Balance, a breakdown of your current Principal and Interest payment, Escrow (if applicable), Escrow Balance and any funds held in Unapplied/Suspense.

Original Principal Balance:	\$294880.00
Current Principal Balance:	\$279196.48
Principal & Interest:	\$1839.67
Escrow Payment:	\$321.44
Escrow Balance:	\$-16013.33
Unapplied Balance:	\$.00

\*Please be advised the figures provided to you are not payoff or reinstatement figures.

Our records indicate the current investor/note holder of the loan is: . CMS is the current servicer of this loan on behalf of the investor/trustee and the investor/holder may be contacted through CMS at PO Box 3489, Anaheim, CA 92803 or by telephone at (800) 561-4567.

P.O. Box 3489  
Anaheim, CA 92803  
(800) 561-4567

CMS is committed to customer satisfaction, and we appreciate your patience while we process your correspondence received in our office. If you have additional questions regarding this matter, please contact our Loan Servicing Department at (800) 561-4567, Monday through Friday, 8:00 AM to 8:00 PM, Eastern Time.

Sincerely,

Customer Service Department  
Carrington Mortgage Services, LLC

**IMPORTANT DISCLOSURES****-INQUIRIES & COMPLAINTS-**

For inquiries and complaints about your mortgage loan, please contact our CUSTOMER SERVICE DEPARTMENT by writing to Carrington Mortgage Services, LLC, Attention: Customer Service, P.O. Box 3489, Anaheim, CA 92803, or by calling 1-800-561-4567. Please include your loan number on all pages of correspondence. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at [carringtonms.com](http://carringtonms.com).

**-IMPORTANT BANKRUPTCY NOTICE-**

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

**-CREDIT REPORTING-**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**-MINI MIRANDA-**

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

**-HUD COUNSELOR INFORMATION-**

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

**-EQUAL CREDIT OPPORTUNITY ACT NOTICE-**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers CMS' compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

**-SCRA DISCLOSURE-**

**MILITARY PERSONNEL/SERVICEMEMBERS:** If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at 1-888-267-5474.

**-NOTICES OF ERROR AND INFORMATION REQUESTS-**

You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting Carrington Mortgage Services, LLC at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time or by mail at P.O. Box 3489, Anaheim, CA 92803.



EXHIBIT I

**NOTICE TO CEASE AND DESIST COLLECTION ACTIVITIES**

January 9, 2017

Carrington Mortgage Services, LLC  
Customer Service Department  
PO Box 3489  
Anaheim, CA 92803  
T: 800 561 4567

RE: CMS Ref # xxxxxx0090

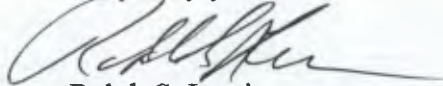
Administrator:

This letter is in response to your correspondence dated 01/03/17 wherein you continue to harass me with statements of unsupported and unverified claims of a loan allegedly owed by me to an unidentified investor/note holder for whom you are attempting to collect on a debt as a debt collector after acknowledging receipt of my dispute letters sent to you in accordance with the Fair Debt Collection Practices Act ("FDCPA") of which you continue to willfully and intentionally violate and have failed to comply.

**NOTICE TO CEASE AND DESIST COLLECTION ACTIVITIES**

DEMAND IS HEREBY MADE that you CEASE AND DESIST COLLECTION ACTIVITIES until or unless you fully comply with my requests under the FDCPA of which you have acknowledged receipt.

Very truly yours,



Ralph S. Lewis  
2470 Citrus Garden Circle  
Henderson, NV 89052  
Tel: 702 624 8145  
Email: [rslewis2425@gmail.com](mailto:rslewis2425@gmail.com)

Cc: RRL, Esq.



EXHIBIT J

P.O. Box 3489, Anaheim, CA 92803  
(800) 561-4567

CS481

01/19/17

RALPH LEWIS  
2470 CITRUS GARDEN CIR  
HENDERSON NV 89052

REC  
JAN 25, 2017

RE: CMS Loan Number: 7000090090  
Property Address: 2470 CITRUS GARDEN CIRC  
HENDERSON NV 89052

Dear Mortgagor(s):

Carrington Mortgage Services, LLC ("CMS") hereby responds to your recent letter received in our office regarding the above-referenced loan.

Our servicing system has been updated to cease all telephone and written communication with you unless the correspondence is required by law to be delivered to the borrower(s). Please note that this will be the last communication from us regarding the above-referenced loan, other than to notify you that we may invoke specified remedies pursuant to the terms of your loan documents. It will be necessary to send us a written statement advising us when we may resume communication with you regarding the above-referenced loan.

CMS is committed to customer satisfaction and we look forward to addressing any concerns that you may have. Should you require further assistance, please contact our Customer Service Department at (800) 561-4567, Monday through Friday 8:00 AM to 8:00 PM Eastern Time.

Sincerely,

Customer Service Research Department  
Carrington Mortgage Services, LLC

**IMPORTANT DISCLOSURES****-INQUIRIES & COMPLAINTS-**

For inquiries and complaints about your mortgage loan, please contact our CUSTOMER SERVICE DEPARTMENT by writing to Carrington Mortgage Services, LLC, Attention: Customer Service, P.O. Box 3489, Anaheim, CA 92803, or by calling 1-800-561-4567. Please include your loan number on all pages of correspondence. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at [carringtonms.com](http://carringtonms.com).

**-IMPORTANT BANKRUPTCY NOTICE-**

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

**-CREDIT REPORTING-**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**-MINI MIRANDA-**

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

**-HUD COUNSELOR INFORMATION-**

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

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**-SCRA DISCLOSURE-**

**MILITARY PERSONNEL/SERVICEMEMBERS:** If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at 1-888-267-5474.

**-NOTICES OF ERROR AND INFORMATION REQUESTS-**

You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting Carrington Mortgage Services, LLC at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time or by mail at P.O. Box 3489, Anaheim, CA 92803.



**ARKANSAS****Arkansas Residents Only**

Carrington Mortgage Services, LLC ('CMS') is licensed with the Arkansas Securities Department. You may file complaints about CMS with the Arkansas Securities Department (Department) at 201 East Markham, Heritage West Building, Suite 300, Little Rock, Arkansas 72201. You may obtain further information by calling the Department's general information number at (501) 324-9260 or toll-free, (800) 981-4429 or faxing the Department at (501) 324-9268 or visiting the Department's website at <http://www.securities.arkansas.gov>. For a list of standard or common loan servicing fees charged by CMS, please visit the CMS website at [carringtonms.com/HelpCenter/FAQ](http://carringtonms.com/HelpCenter/FAQ)

**COLORADO**

For Colorado Residents:  
7200 S. Alton Way, Ste B180  
Centennial, CO 80112  
(303) 708-8795

**MASSACHUSETTS****NOTICE OF IMPORTANT RIGHTS**

**YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.**

**MINNESOTA**

Carrington Mortgage Services, LLC is licensed by the Minnesota Department of Commerce.

**NEW YORK**

New York City Department of Consumer Affairs License Number 1264739

This Collection agency is licensed by the City of Buffalo license numbers: 555177 & 555176

City of Yonkers Debt Collection Agency License Number: 9717

**For New York residents:** You may file complaints about CMS with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov). Carrington Mortgage Services, LLC is registered with the Superintendent of the New York State Department of Financial Services.

**NORTH CAROLINA**

Carrington Mortgage Services, LLC is licensed under North Carolina Secure and Fair Enforcement Mortgage Licensing Act and holds North Carolina Agency Licenses with Permit Nos. 102107, 103455 and 112956 Main Office: 1600 South Douglass Road, Suites 110 & 200-A, Anaheim, CA 92806 / Branch Offices: 2100 E. 196th Street, Suites 100 & 200, Westfield, IN 46074 & 6200 Tennyson Parkway, Suite 210, Plano, TX 75024.

**TENNESSEE**

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

**TEXAS**

**Notice to Texas Residents: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.**

**CARRINGTON**  
MORTGAGE SERVICES

EXHIBIT K

February 7, 2017

Ralph Lewis  
2470 Citrus Garden Circ  
Henderson, NV 89052

*REC 2-10-17*

RE: CMS Loan # 7000090090 – Validation of Debt  
Property Address: 2470 Citrus Garden Circ, Henderson, NV 89052

Dear Mortgagor(s):

This letter is our response to your written correspondence received in our Customer Service Research Department on December 27, 2016 (the Letter). The Letter disputes the debt, which we interpret as a request for verification of the debt under the Fair Debt Collection Practices Act (“FDCPA”). Carrington Mortgage Services, LLC (“CMS”) is committed to responsible lending and servicing and we would like to address any concerns regarding the above-referenced loan.

Enclosed is a Payment History with Transaction Codes and Definitions. The Payment History lists the transactions relating to the Loan while being serviced by CMS. Please note this history provides pertinent information on payments received, tax and insurance payments disbursed, funds in the suspense/unapplied funds account, and late charges assessed and paid.

Please be advised the Loan is evidenced by a Note dated November 21, 2007, in the principal sum of \$294,880.00, executed by Ralph S. Lewis, in favor of Bank of America N.A., a copy of which is enclosed. The Loan is secured by a Deed of Trust dated the November 21, 2007, a copy of which is also enclosed.

The current owner of the Note pursuant to 15 U.S.C. §1641(f)(2) is Christiana Trust, A Division of Wilmington Savings Fund Society as Trustee for Stanwich Mortgage Loan Trust, Series 2016-6. The owner is located at 9062 Old Annapolis Road, Columbia, MD 21045 with a phone number of 410-884-2146. CMS is the current servicer of the loan with rights to enforce the terms of the security instrument and collect on the debt.

The remainder of the requests contained in the Letter are declined as they seek documentation that goes beyond that which is available through a verification of debt under 15 U.S.C. §1692g.

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

P.O. Box 3489, Anaheim, CA 92803 P 800.561.4567 F 800.486.5134

# CARRINGTON

MORTGAGE SERVICES

We trust we have fully addressed your concerns regarding this matter. However, should you have further questions, please contact Carrington Mortgage Services, LLC at (800) 561-4567, Monday through Friday, 8:00 AM to 8:00 PM, Eastern Standard Time. You may also contact us in writing at P.O. Box 3489, Anaheim, CA 92803.

Sincerely,

*Lisa Dingus*

Lisa Dingus  
Customer Service Research Department  
Carrington Mortgage Services, LLC

Enc.



**IMPORTANT DISCLOSURES****-INQUIRIES & COMPLAINTS-**

For inquiries and complaints about your mortgage loan, please contact our CUSTOMER SERVICE DEPARTMENT by writing to Carrington Mortgage Services, LLC, Attention: Customer Service, P.O. Box 3489, Anaheim, CA 92803, or by calling 1-800-561-4567. Please include your loan number on all pages of correspondence. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at <https://carringtonms.com/>.

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**-NOTICES OF ERROR AND INFORMATION REQUESTS-**

You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting Carrington Mortgage Services, LLC at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time or by mail at P.O. Box 3489, Anaheim, CA 92803.

**ARKANSAS:**

**Arkansas Residents Only**

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**COLORADO:**

For Colorado Residents:  
13111 E. Briarwood Ave., Suite#340  
Centennial, CO 80112  
(303) 708-8795

**HAWAII:**

**For Hawaii Residents:**

Carrington Mortgage Services, LLC ("CMS") is licensed with the State of Hawaii Division of Financial Institutions. You may file complaints about CMS with the Commissioner of Financial Institutions by calling (808) 586-2820 or visiting the division's website for consumer complaints at <http://cca.hawaii.gov/dfi/file-a-complaint/>. Attached is a list of standard or common loan servicing fees charged by CMS.

**MASSACHUSETTS:**

**NOTICE OF IMPORTANT RIGHTS**

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

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New York City Department of Consumer Affairs License Number 1264739

This Collection agency is licensed by the City of Buffalo license numbers: 555177 & 555176

City of Yonkers Debt Collection Agency License Number: 9717

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**NORTH CAROLINA:**

Carrington Mortgage Services, LLC is licensed under North Carolina Secure and Fair Enforcement Mortgage Licensing Act and holds North Carolina Agency Licenses with Permit Nos. 102107, 103455 and 112956 Main Office: 1600 South Douglass Road, Suites 110 & 200-A, Anaheim, CA 92806 / Branch Offices: 2100 E. 196<sup>th</sup> Street, Suites 100 & 200, Westfield, IN 46074 & 6200 Tennyson Parkway, Suite 210, Plano, TX 75024.

**TENNESSEE:**

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**TEXAS:**

**Notice to Texas Residents:** COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

HISTORY FOR ACCOUNT 7000090090

----- MAIL ----- PROPERTY -----  
RALPH LEWIS

2470 CITRUS GARDEN CIRC

2470 CITRUS GARDEN CIRC

HENDERSON		NV 89052		HENDERSON		NV 89052	
----- DATES -----		----- CURRENT BALANCES -----		----- UNCOLLECTED -----			
PAID TO	02/01/12	PRINCIPAL	279196.48	LATE CHARGES		-3163.94	
NEXT DUE	03/01/12	ESCROW	-16423.90	OPTIONAL INS		0.00	
LAST PMT	02/01/12	UNAPPLIED FUND	0.00	INTEREST		0.00	
AUDIT DT	10/04/16	UNAPPLIED CODES		FEES		-30.00	
		BUYDOWN FUND	0.00	----- YEAR TO DATE -----			
LAST ACTIVITY		BUYDOWN CODE		INTEREST		0.00	
02/06/17				TAXES		410.57	

POST	TRN	DUE	TRANSACTION	PRINCIPAL	INTEREST	ESCROW
DATE	CDE	DATE	AMOUNT	PAID	PAID	PAID
100416	AA	020112	.00	.00	.00	-14893.28
			BAL AFTER	279196.48		-14893.28
T:05020		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
100416	UI	020112	.00	.00	.00	.00
			BAL AFTER	279196.48		-14893.28
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-3163.94*
T:05020		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-3163.94
100416	AA	020112	.00	.00	.00	.00
			BAL AFTER	279196.48		-14893.28
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-3163.94*
T:05020		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-3163.94
100416	FB	020112	30.00 163 CORP ADV 2			
			REF NUMBER SG1G6JMO8LSG DESC			
T:05020		/B:000				
110116	E20	020112	-709.48 PAYEE = 2450.15429 SUPPL	.00		-709.48
			BAL AFTER	279196.48		-15602.76
T:32022		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-3163.94
120816	E90	020112	-410.57 PAYEE = 0002.00000	.00		-410.57
			BAL AFTER	279196.48		-16013.33
T:32687		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-3163.94
020617	E90	020112	-410.57 PAYEE = 0002.00000	.00		-410.57
			BAL AFTER	279196.48		-16423.90
T:32687		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-3163.94
ACQ 6034						

HISTORY FOR ACCOUNT 7000090090  
PAGE 2  
DATE 02/07/17

----- MAIL ----- PROPERTY -----  
RALPH LEWIS

2470 CITRUS GARDEN CIRC

2470 CITRUS GARDEN CIRC



POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
--------------	------------	-------------	-----------------------	-------------------	------------------	----------------

END OF HISTORY  
ACQ 6034

Monetary Transaction Codes		Escrow Types	
AA	Administrative adjustment	01-09	Checks Payable to Borrowers
AAD	Administrative adjustment Deferred Items	10	Forced Hazard
AAP	Autopost Acceptance Partial Payment	11	Forced Flood
AAS	Assumption	12	Forced Earthquake
AMC	Adjustable rate change	13	Windstorm Forced
AP	Auto post	14	Condo-Ins Forced
ARM	Adjustable rate transaction	20	Hazard Insurance
ASM	Assumption Statement from the New/Stmnt screen	21	Flood Insurance
ASP	Auto post short payment	22	Windstorm Insurance
BKR	Bankruptcy transaction activity (task tracking)	23	Earthquake Insurance
CAN	Repayment plan cancelled	24	Condo Insurance
CBR	Account status reported to credit bureaus	25	Hazard 2nd Unit
CIT	Customer Inquiry Task	26	Hazard 3rd Unit
CLM	Claim transaction activity (task tracking)	40	PMI
CLN	New loan closed	56	FHA
CLS	Purchased loan closed	<b>Reversal Reason Chart</b>	
CP	CAP of interest from Report 73 (next day availability)	0	Misapplied
CR	Construction Receipt	1	NSF Payment Returned
CRL	Curtailment reversal auto post via p/o through lockbox	2	Previously Posted to Incorrect Account
CRP	Curtailment revsl auto post via p/o n Post/PO screen	3	Stop payment
CST	Credit Statement from the Cust/Credit info Screen	4	Invalid Signature on Check
CT	Curtailment	5	Account Closed
CTA	Curtailment posted via auto post	6	Returned ACH due to NSF
CTB	Curtailment reversal posted via Inv/Transfer	7	Funds relocated
CTR	Curtailment reversal posted via Post/Reverse	8	ACH returned item
CTS	LOC Sub-Balance Principal Application	9	Special Reversal
CTT	Reapplication of curtailment due to investor transfer	<b>Unapplied Codes</b>	
CWA	Curtailment posted with payment via auto post	A	Short Sales
CWP	Curtailment posted with payment via post/level	B	Borrower Portion of FHA 235
D14	Billing statement from Report 14(available next day)	C	Customer Post BK funds
D17	Delq Notice from Report 17 Uncol Late Charge Notice	D	Default
D19	Batch Letter from Report 19(available next day)	E	DRM Express
D20	Insur expir. Notice from report 20	F	Forbearance Plans
D28	Billing statements from Report 628	G	Government Portion of FHA 235
D65	Mortgage status change letter from report 65	H	Non-recover fees - recovered
DM	Delq messages from Delq/Loan/Contact	I	Lockbox Rejects or Short Funds
DMD	Delinq messages from Dialers(available next day)	J	Legal
DMR	Delqnt messages from remote systems	K	Cashiering
E#	Escrow Check Disbursement	L	Loss Draft
ECN	Endorsement letters from report 206(avl next day)	M	MI Funds/Proceeds
E01	Escrow refund from enmasses escrow analysis	N	Post after pending ARM change
ED	Escrow disbursement	O	Taxes
EDR	Electronic Data reporting changes	P	Vendor Refunds
EI	Interest on Escrow	Q	Bankruptcy Partial Payments
EIL	Interst on escrow auto post via p/o through lockbox	R	Replacement Reserve
EIP	Interst on escrow auto post via the post/po screen	S	Surplus Funds
EIS	Interest on escrow posted automatically via released	T	Trustee BK funds
ENN	En masse escrow disbursement	U	Unidentified - (for sweeping funds)
ET	Event triggered	Y	Undefined
ETS	Event trigger has been stopped	*	Bankruptcy
FB	Fee Billed	<b>Task</b>	
FC	Foreclosure with cash	BKR	Bankruptcy transaction
FE	Collection of billed fee transaction	CLM	Claim transaction activity
FEA	Collection of billed fee transaction - auto post	FOR	Foreclosure transaction activity
FEI	Interest on fees	LMT	Loss mitigation activity
FER	Collected interest on fees	REO	Real estate owned transaction
FIV	Fee invoice on line (available next day)	<b>System Teller Id's</b>	
FM	File maintenance	90	MoneyGram
FOR	Foreclosure trans activity (task tracking)	93	Recurring ACH Draft
FP	Collection of a fee that was not billed	94	Speed Pay Transaction
FR	Reversal of a fee transaction	95	Western Union Payment
FS	Service Release with cash	96	IVR Payment
FSV	Field service transaction	97	Chase Lockbox - without coupon
FW	Foreclosure without cash	98	Lockbox payment
FWA	Collection of a billed fee transaction w/a payment post	99	Web Payment

Monetary Transaction Codes		Dsp Field Filters	
FWC	Prepayment penalty fee on curtailment	ALL	All information displayed
FWP	Collection of a billed fee with payment posted	AMC	Arm information
FWV	Fee waived	CIT	Tasks
ITR	Investor Transfer	DEF	DRM trans. (BK,FC, REO)
LCW	Late charge waiver using a late charge waiver code	DM	Delinquent messages
LD	Loss draft disbursement	DS	Debt Settlement (For RHS only)
LMT	Loss mitigation transaction activity(task tracking)	DT	Document Tracking
MDM	Multiple delinquent messages	ESC	Escrow related disbursements/refunds
MFC	MERS notified foreclosure complete(avl next day)	FEE	Fee Transactions
MFI	MERS notified foreclosure initiated(avl next day)	FM	File Maintenance
MFR	MERS notified foreclosure reinstated(avl next day)	INS	Insurance disbursements/refunds
MIN	Mortgage insurance Notice of Default reported status	LCW	Late Charge Waiver Reason
MNN	Escrow disbursement using the post/misc.	MES	All Messages and notes
M##	Manual Hazard Insurance disbursement	NT	Global notes
M01	Disbursement/returned of cash to borrower	OL	On-line letters
NT	Notes from the global/notes	PAY	Payoff
OL	Online letter from the Global letter screen	PMT	Payment transaction
PA	Payment posted on post/allocate	RES	On-line Repayment Schedule
PAY	Payoff statement from the PO/Quote screen	SLC	Standard Late Charge Memo
PCO	Partial C/O taken (G/L c/o of principal)	TAX	Tax disbursement/refunds
PCS	Partial cancellation credit reform subsidy obligation		
PF	Payoff		
PFL	Pay off lockbox		
POC	Proof of claim		
POS	Post petition payment		
PPA	Andm adj to payment assist year-date or loan -date		
PP	Partial Payment		
PPF	Payoff posted through the post/allocate screen		
PR	Payment reversal		
PRE	Pre-petition payment		
PRL	Payment reversal auto post via p/o through lockbox		
PRN	Payment reversal for N		
PT	Reapplication of payments due to investor transfer		
R#	Escrow Disbursement Refund		
RA#	Reversed accepted partial payment		
RC	REO curtailment posted on REO/Allocate		
RCR	REO curtailment posted on REO/Allocate		
RE	Re-amortization principal (RHS only)		
REO	Real Estate Owned transaction activity (task tracking)		
RES	Online repayment schedule		
RNN	Escrow receipt using the Post/Escrow screen		
RO	REO P&I payment posted via REO/Allocate		
RP	Regular payment		
RPA	Manual adjustment for repayment plan		
RPL	Repayment plan payment		
RPR	REO P&I payment reversal processed on REO/Revs		
RRN	Reo P&I payment reversal from the REO/Reversal screen		
RPY	Repayment plan payment		
RS#	Reversed short payment		
RT	Payment reversal due to investor transfer		
SHP	Short payment		
SLC	When the acct is selected for Report 83.02 & not =L		
SLL	When the acct is selected for Report 83.02 & =L		
SR	Single receipt		
SR#	Single receipt applied to a bucket		
SRA	Single item receipt via auto post		
SRL	Single item receipt auto post via po through lockbox		
SRN	Reversal using the post/single		
SUB	Subsidy applied with payment (RHS only)		
SR0	Transfer funds from a bucket		
SV	Service release		
SVC	Payment reversal auto post due to service release		
SVP	Payment reversal posted released/posted		
SVT	Escrow, unapplied funds - service released		
Monetary Transaction Codes		Dsp Field Filters	
SWP	Single item receipt posted post/level		
TC	Curtailment involving prepaid principal		
UFN	Unapplied funds with *N:		
UFF	Unapplied bucket for foreclosure		
UI	Uncollected items include interest and lc		
UIE	Uncol late charges coll from escrow overage		
UN	Unknown		
UXI	Uncollected extension interest		
VEA	Online Escrow Analysis sent to Print Vendor		
WFB	Write off fees via BKR/Loss screen		
WFF	Write off fees via FCL/Loss screen		
WFR	Write off fees via REO/Loss screen		
WRB	Write off balances via BKR/Loss screen		
WRF	Write off balances via FCL/Loss screen		
WRL	Write off balances via Los/Loss screen		
WRR	Write off balances via REO/Loss screen		



February 22, 2017

EXHIBIT L

Christiana Trust, A Division of Wilmington Savings Fund Society as Trustee for  
Stanwich Mortgage Loan Trust, Series 2016-6  
c/o Carrington Mortgage Services, LLC  
Customer Service Department  
PO Box 3489  
Anaheim, CA 92803  
T: 800 561 4567

**SENT VIA FIRST CLASS MAIL**

**In the matter:**

**UNITED STATES BANKRUPTCY COURT for the DISTRICT OF NEVADA  
CASE NUMBER: 15-15696-led**

RE: Christiana Trust, A Division of Wilmington Savings Fund Society as Trustee for  
Stanwich Mortgage Loan Trust, Series 2016-6 ("Stanwich")  
c/o Carrington Mortgage Services, LLC ("CMS") File # xxxxxxxxxx0090 and  
CMS Validation of Debt dated February 07, 2017

**RESPONSE TO CMS "VALIDATION OF DEBT" DATED FEBRUARY 07, 2017  
AND DISPUTE OF DEBT, CLAIM AND OR RIGHT TO COLLECT**

On or about February 10, 2017 I, Ralph S. Lewis, Debtor in the above referenced matter received a "Validation of Debt" referenced above from CMS claiming to be the Servicer of a Debt described therein and having "...rights to enforce the terms of the security instrument and collect on the debt" allegedly currently owned by Stanwich also referenced above.

I dispute the validity of the Validation of Debt, any claim and or the right to collect said Debt by CMS or Stanwich or any other party for the reasons stated in my prior correspondences to and acknowledged by CMS, which are incorporated fully herein by this reference and for the following additional reasons:

I dispute the Debt referenced within the Validation of Debt as it is defective on its face and contradicted by the Loan History Statement, files and records of Bank of America ("BoA") previously submitted to the Trustee in the above referenced matter and which were, are and have been available to CMS and Stanwich. The Note and Deed of Trust ("Debt") attached to the CMS Validation was cancelled by BoA on or about December 12, 2007 prior to any payment coming due. The Debt is not and has never been a part of my financial records and I have never made any payment on said Debt, which I dispute having any obligation under the Debt whatsoever.

I dispute the alleged current owner of the Debt as stated in the Validation of Debt as it references Stanwich, a different owner than previously stated by CMS, which is also different than that owner stated by BoA and Novad, HUD's authorized acquisition and transfer agent.

CMS has not complied with federal law under 15 U.S.C. §1641(f)(2) and therefore is in violation thereof.

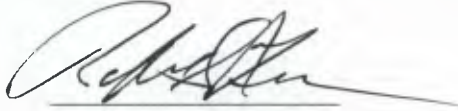
I dispute the Validation of Debt and its enclosed Payment History with Transaction Codes and Definitions relating to a Loan while being serviced by CMS. CMS has never serviced a debt with which I have been a party and the fictitious documents produced by CMS are a deceptive act on the part of CMS intended to deceive me and the Court as being regulatory or statutory in nature, which they are not.

CMS acknowledges and refuses to comply with my notices of error and request for information as well as my requests for information that CMS and Stanwich are obligated to provide me under the Fair Debt Collection Practices Act ("FDCPA"). A reasonable person will further conclude that my requests are necessary given the convoluted collection activity and effort by CMS and Stanwich who under 15 U.S.C. §1641 is subject to all claims and defenses with respect to that debt that I could assert against BANK OF AMERICA for all of its wrongful acts including FRAUD and RACKETEERING INFLUENCED CORRUPT ORGANIZATION ACTIVITY.

As of the date hereof, neither CMS nor any Note Owner or Attorney Mr. Wilde have complied with my Notices, Requests and or Demands and are in violation of the FDCPA by continuing collection activities and that the filing of a Claim against my assets in this Case, which CMS and attorney Mr. Wilde know to be false or do not know to be true, is a willful and intentional False Claim.

DEMAND IS HEREBY MADE THAT CMS and Stanwich Cease and Desist any and all collection activities and comply with my prior Notices acknowledged by CMS.

Dated this 22<sup>nd</sup> day of February 2017



Ralph S. Lewis  
2470 Citrus Garden Circle  
Henderson, NV 89052  
T: 702 624 8145  
E: [rslewis2425@gmail.com](mailto:rslewis2425@gmail.com)



**TIFFANY  
& BOSCO**  
P.A.

EXHIBIT M

**Gregory L. Wilde**  
Attorney at Law  
702-258-8200  
nvbk@tblaw.com

Offices in:  
Las Vegas, Nevada  
Phoenix, Arizona

**Attorneys At Law  
LAS VEGAS, NV OFFICE**

Matthew D. Dayton  
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Kevin S. Soderstrom  
Gregory L. Wilde

**PHOENIX, AZ OFFICE**

Mark S. Bosco  
Michael A. Bosco, Jr.  
Lance R. Broberg  
Paul D. Cardon  
Darren T. Case  
David L. Case  
J. James Christian  
David W. Cowles  
J. Daryl Dorsey  
Tina M. Ezzell  
James A. Fassold  
William H. Finnegan  
William M. Fischbach III  
Alisa J. Gray  
Beth A. Heath  
Richard G. Hietrick  
Nora L. Jones  
Christopher R. Kaup  
Pamela L. Kingsley  
Timothy A. La Sota  
William E. Lally  
Christopher A. LaVoy  
Todd T. Lenczycki  
Stephen P. Linzer  
Aaron T. Lloyd  
May Lu  
Leonard J. Mark  
J. Lawrence McCormley  
Leonard J. McDonald  
Tracy S. Morehouse  
Kevin P. Nelson  
Richard E. Oney  
Dow Glenn Ostlund  
James P. O'Sullivan  
Alexander Poulos  
Robert A. Royal  
William J. Simon  
Natalya Ter-Grigoryan  
Michael E. Tiffany

November 7, 2017

**Via US Mail:**  
**Ralph Lewis**  
2470 Citrus Garden Circle,  
Henderson, NV 89052

**RE: Wilmington Savings Fund Society, FSB, as trustee for Stanwich  
Mortgage Loan Trust A v. Lewis**  
**Notice of Default and Acceleration**  
**Property Address: 2470 Citrus Garden Circle, Henderson NV**  
**89052-2398**  
**Our File No. 16-74483**  
**BK Case No: 15-15696-mkn**

Dear Mr. Lewis:

The purpose of this letter is to provide you with written notice, pursuant to Bankruptcy LR 4001(a)(2), that your client is in default. This communication is required pursuant to the above mentioned local rule by the U.S. Bankruptcy Court of Nevada and therefore, is in no way a violation of the automatic stay.

This letter is to advise you that our office has been retained by Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A, beneficiary of the Deed of Trust, which is a lien on the subject property.

The following is a breakdown of the amount due:

24 Monthly Payments(s) at \$2,161.11	\$51,866.64
(November 1, 2015 - October 1, 2017)	
<b>Total</b>	<b>\$51,866.64</b>

Please contact our office within seventy-two (72) hours from the date of this notice, should your client wish to settle this matter prior to filing the Motion for Relief. Should our office not receive a response from you by 11/14/17, our office will immediately proceed with a Motion for Relief.



Pro se  
Our File No. 16-74483  
November 7, 2017  
Page Two

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Please contact our office if you have any questions.

Very truly yours,

/s/Gregory L. Wilde  
Gregory Wilde, Esq.

cc: Rick A. Yarnall, via e-mail: [ecfmail@LasVegas13.com](mailto:ecfmail@LasVegas13.com)

**UNITED STATES OF AMERICA**  
**Before the**  
**SECURITIES AND EXCHANGE COMMISSION**

**EXHIBIT N**

**SECURITIES EXCHANGE ACT OF 1934**  
**Release No. 78906 / September 22, 2016**

**ADMINISTRATIVE PROCEEDING**  
**File No. 3-17566**

**In the Matter of**

**WILMINGTON SAVINGS  
FUND SOCIETY, FSB,**

**Respondent.**

**ORDER INSTITUTING CEASE-AND-DESIST  
PROCEEDINGS PURSUANT TO SECTION  
21C OF THE SECURITIES EXCHANGE ACT  
OF 1934, MAKING FINDINGS AND  
IMPOSING A CEASE-AND-DESIST ORDER**

**I.**

The Securities and Exchange Commission (“Commission”) deems it appropriate that cease-and-desist proceedings be, and hereby are, instituted pursuant to Section 21C of the Securities Exchange Act of 1934 (“Exchange Act”), against Wilmington Savings Fund Society, FSB (“WSFS” or “Respondent”).

**II.**

In anticipation of the institution of these proceedings, Respondent has submitted an Offer of Settlement (the “Offer”) which the Commission has determined to accept. Solely for the purpose of these proceedings and any other proceedings brought by or on behalf of the Commission, or to which the Commission is a party, and without admitting or denying the findings herein, except as to the Commission’s jurisdiction over it and the subject matter of these proceedings, which are admitted, Respondent consents to the entry of this Order Instituting Cease-and-Desist Proceedings Pursuant to Section 21C of the Securities Exchange Act of 1934, Making Findings and Imposing a Cease-and-Desist (“Order”), as set forth below.

### III.

On the basis of this Order and Respondent's Offer, the Commission finds<sup>1</sup> that:

#### Summary

1. These proceedings arise from WSFS' fundamental failure to comply with the rules and regulations that govern the conduct of transfer agents. Transfer agents are gatekeepers who provide critical services to issuers and their shareholders, including maintaining accurate shareholder records, timely processing of transfers, and responding to shareholder inquiries. To that end, issuers of securities, including corporations with securities registered under Section 12 of the Exchange Act, engage transfer agents to perform various recordkeeping functions.

2. Pursuant to Section 17A of the Exchange Act, the Commission promulgated rules governing services provided by registered transfer agents (the "Transfer Agent Rules"). As a registered transfer agent, WSFS was required to, among other things: (1) keep its registration current and accurate and to file annual reports regarding its transfer agent services; (2) make and maintain certain books and records for each issuer to which it provided transfer agent services; and (3) have written policies and procedures with respect to certain of its transfer agent services.

3. WSFS commenced acting as a transfer agent in 2010. From that time through 2013, however, WSFS failed to keep its registration current and accurate and failed to file an accurate annual report of its services. In addition, although WSFS maintained some records for issuers to which it provided transfer agent services, it did not maintain all of the records or create all of the reports required by the Transfer Agent Rules. Further, those records WSFS did maintain were inaccurate and/or incomplete. Finally, during this period, WSFS did not have any written policies or procedures to ensure compliance with the Transfer Agent Rules and WSFS employees were unaware of the Rules and received no training regarding the Transfer Agent Rules until 2013.

#### Respondent

4. WSFS is a subsidiary of WSFS Financial Corporation (NASDAQ: WSFS), a financial services holding company headquartered in Wilmington, Delaware. WSFS is registered as a transfer agent with the Office of the Comptroller of the Currency. WSFS provides comprehensive financial services, including commercial banking, retail banking and, through its Christiana Trust division, transfer agent services and trust and wealth management.

#### Other Relevant Persons and Entities

5. Andrew K. Proctor ("Proctor"), age 59, maintains a permanent U.S. residence in Perris, California, but is believed to spend the majority of his time in Hong Kong. He is currently the sole managing member of Atlas JG, LLC.

---

<sup>1</sup> The findings herein are made pursuant to Respondent's Offer of Settlement and are not binding on any other person or entity in this or any other proceeding.



6. Atlas JG, LLC (“Atlas”) is a Delaware limited liability company formed by Proctor in 2006. Atlas is not registered with the Commission.

### **Background**

7. On December 3, 2010, WSFS acquired Christiana Bank & Trust Company (“CB&T”). CB&T ceased to exist and WSFS began performing the services formerly performed by CB&T, including transfer agent services, under the name Christiana Trust. WSFS provided transfer agent services, as defined by Section (3)(a)(25) of the Exchange Act, to a number of clients, including to at least one issuer with a security that was registered under Section 12 of the Exchange Act.

8. The transfer agent services undertaken by WSFS included maintaining master securityholder files (*i.e.*, official lists of individual securityholder accounts), registering ownership and the transfer of ownership of securities, monitoring the issuance of securities, and handling, processing and storing paper securities certificates.

### **WSFS Filed Inaccurate Transfer Agent Registration and Annual Reporting Forms in Violation of Sections 17A(c)(1) and 17A(d)(1) and Rules 17Ac2-1 and 17Ac2-2 Thereunder**

9. Section 17A(c) of the Exchange Act requires transfer agents to register with the Commission or, if the transfer agent is a bank, with a bank regulatory agency, before providing transfer agent services. Pursuant to Section 17A(c)(2), to register, a bank transfer agent files a registration form (Form TA-1), which provides basic information about the transfer agent’s business and activities. The Form TA-1 must be kept current and updated on an as-needed basis. If any of the information on the Form TA-1 becomes inaccurate, misleading or incomplete, Rule 17Ac2-1(c) requires the transfer agent to file an amendment to the form within 60 days of the occurrence. Rule 17Ac2-2(a) requires each registered transfer agent to also file an annual report with the Commission on Form TA-2, describing its transfer agent activities. These forms provide important information about the organization and activities of registered transfer agents, which allows the Commission to more effectively and efficiently monitor the activities of registered transfer agents and to evaluate compliance with the Transfer Agent Rules.

10. On December 3, 2010, WSFS acquired CB&T and immediately began performing the transfer agent services that had previously been performed by CB&T. However, although it was required to amend its Form TA-1 within 60 days of any change that would render the form “inaccurate, misleading, or incomplete,” WSFS did not file a Form TA-1 until June 22, 2011, six months later. Moreover, when WSFS filed its untimely Form TA-1, it inaccurately listed the name of the entity performing transfer agent services as “Wilmington Savings Fund Society, FSB,” rather than “Wilmington Savings Fund Society, FSB D/B/A Christiana Trust.” This is inaccurate because WSFS markets its transfer agent services under the name Christiana Trust.

11. In addition, WSFS did not file an annual Form TA-2 for the year ending December 31, 2010, even though it had operated as a transfer agent since acquiring CB&T earlier that month.

12. Further, when WSFS finally filed its first annual Form TA-2 on April 16, 2012, for the year ending December 31, 2011, WSFS failed to identify the correct number of individual

### CERTIFICATE OF SERVICE

I, Ralph S. Lewis, do hereby certify that I am over the age of 21 and a resident of Clark County, Nevada and that on May 29, 2018 I mailed true and correct copies of the OBJECTION TO PROOF OF CLAIM WITH THIS CERTIFICATE OF SERVICE to the following persons at the addresses listed below:

Jason C. Kolbe, Esq.  
Tiffany & Bosco, P.A.  
10100 W. Charleston Blvd, Ste 220  
Las Vegas, NV 89135  
TB File # 16-74483

Bruce Rose, CEO  
Carrington Mortgage Services, LLC  
1600 South Douglass Road  
Anaheim, CA 92806

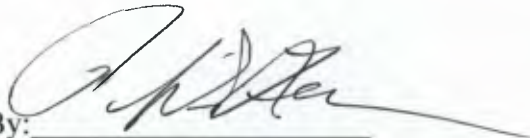
Wilmington Savings Fund Society,  
FSB as trustee for  
Stanwich Mortgage Loan Trust A  
c/o Jason C. Kolbe, Esq.  
Tiffany & Bosco, P.A.  
10100 W. Charleston Blvd, Ste 220  
Las Vegas, NV 89135

Wilmington Savings Fund Society,  
FSB as trustee for  
Stanwich Mortgage Loan Trust A  
c/o Bruce Rose, CEO  
Carrington Mortgage Services, LLC  
1600 South Douglass Road  
Anaheim, CA 92806

by United States Mail, postage prepaid, on May 29, 2018.

I certify under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Dated this 29<sup>th</sup> day of May 2018

By: 

Ralph S. Lewis  
2470 Citrus Garden Circle  
Henderson, NV 89052

Ralph Steven Lewis, Pro se  
2470 Citrus Garden Circle  
Henderson, Nevada 89052  
Tel: 702 624 8145; Email: [rslewis2425@gmail.com](mailto:rslewis2425@gmail.com)  
Representing: Ralph Steven Lewis, Debtor

**UNITED STATES BANKRUPTCY COURT**

**DISTRICT OF NEVADA**

In Re:	)	BK Case No.: 15-15696-mkn
Ralph Steven Lewis	)	
	)	NOTICE OF HEARING ON
	)	OBJECTION TO PROOF OF CLAIM
	)	
	)	Date: July 12, 2018
	)	Time: 2:30 p.m.
	)	
<b>Debtor</b>	)	<b>Chapter 13</b>

**NOTICE OF HEARING ON OBJECTION TO PROOF OF CLAIM**

**NOTICE IS HEREBY GIVEN** that Ralph Steven Lewis, Pro se Debtor, filed an Objection to your Proof of Claim # 8 in this bankruptcy case on May 29, 2018. The Objection seeks to disqualify, deny and or eliminate your Claim. Any opposition must be filed pursuant to Local Rule 9014. Your claim may be denied or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one.

**NOTICE IS FURTHER GIVEN** that if you do not want the court to grant the relief sought in the Objection, or if you want the court to consider your views on the Objection, then you must file an opposition with the court, and serve a copy on the person making the Objection ***no later than 14 days*** preceding the hearing date for the Objection, unless an exception applies (see Local Rule 9014(d)(3)). The opposition must state your position, set forth all relevant facts and legal authority, and be supported by affidavits or declarations that conform to Local Rule 9014( c).



If you object to the relief requested, you *must* file a **WRITTEN** response to this pleading with the court. You *must* also serve your written response on the person who sent you this notice.

If you do not file a written response with the court, or if you do not serve your written response on the person who sent you this notice, then:

- The court may *refuse to allow you to speak* at the scheduled hearing; and
- The court may *rule against you* without formally calling the matter at the hearing

If you do not want the court to disqualify, deny or eliminate your claim, then on or before 14 days preceding the hearing date for the Objection, unless an exception applies (see Local Rule 9014(d)(3)), you or your lawyer must:

File with the court a written response to the Objection, explaining your position, at:  
Clerk of the US Bankruptcy Court  
300 Las Vegas Blvd South  
Las Vegas, NV 89101

If you mail your response to the court for filing, you must mail it early enough so that the court will receive it in a timely manner as stated above.

You must also send a copy to:

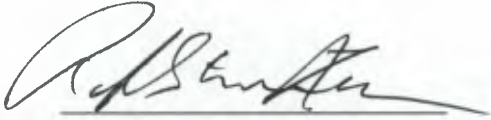
Debtor: Ralph Steven Lewis  
2470 Citrus Garden Circle  
Henderson, NV 89052

Trustee: Rick A. Yarnall  
701 Bridger Avenue, Suite 820  
Las Vegas, NV 89101

Attend the hearing on the Objection, scheduled to be held before a United States Bankruptcy Judge, in the Foley Federal Building, 300 Las Vegas Boulevard South, Third Floor, Bankruptcy Courtroom No. 2, Las Vegas, Nevada 89101, on July 12, 2018 at 2:30 p.m.

If you or your attorney does not take these steps, the court may decide that you do not oppose the Objection to your claim.

Date: May 29, 2018

  
By: Ralph Steven Lewis, Pro se  
2470 Citrus Garden Circle  
Henderson, NV 89052

Ralph Steven Lewis, Pro se  
2470 Citrus Garden Circle  
Henderson, Nevada 89052  
Tel: 702 624 8145  
Email: [rslewis2425@gmail.com](mailto:rslewis2425@gmail.com)

**UNITED STATES BANKRUPTCY COURT**

**DISTRICT OF NEVADA**

In Re:	)	BK Case No.: 15-15696-mkn
Ralph Steven Lewis	)	Chapter 13
	)	
	)	Date: July 12, 2018
	)	Time: 2:30 p.m.
Debtor	)	

**CERTIFICATE OF SERVICE**

I, Ralph S. Lewis, do hereby certify that I am over the age of 21 and a resident of Clark County, Nevada and that on May 29, 2018 I mailed true and correct copies of the NOTICE AND OBJECTION TO PROOF OF CLAIM WITH A CERTIFICATE OF SERVICE to the following persons at the addresses listed below:

Jason C. Kolbe, Esq.  
Tiffany & Bosco, P.A.  
10100 W. Charleston Blvd, Ste 220  
Las Vegas, NV 89135  
TB File # 16-74483

Bruce Rose, CEO  
Carrington Mortgage Services, LLC  
1600 South Douglass Road  
Anaheim, CA 92806

Wilmington Savings Fund Society,  
FSB as trustee for  
Stanwich Mortgage Loan Trust A  
c/o Jason C. Kolbe, Esq.  
Tiffany & Bosco, P.A.  
10100 W. Charleston Blvd, Ste 220  
Las Vegas, NV 89135

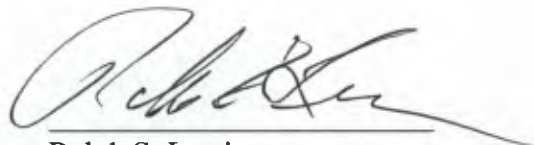
Wilmington Savings Fund Society,  
FSB as trustee for  
Stanwich Mortgage Loan Trust A  
c/o Bruce Rose, CEO  
Carrington Mortgage Services, LLC  
1600 South Douglass Road  
Anaheim, CA 92806

by United States Mail, postage prepaid, on May 29, 2018.

I certify under penalty of perjury under the laws of the United States of America  
that the foregoing is true and correct.

Dated this 29<sup>th</sup> day of May 2018

By:

A handwritten signature in black ink, appearing to read 'R. S. Lewis', written over a horizontal line.

Ralph S. Lewis  
2470 Citrus Garden Circle  
Henderson, NV 89052